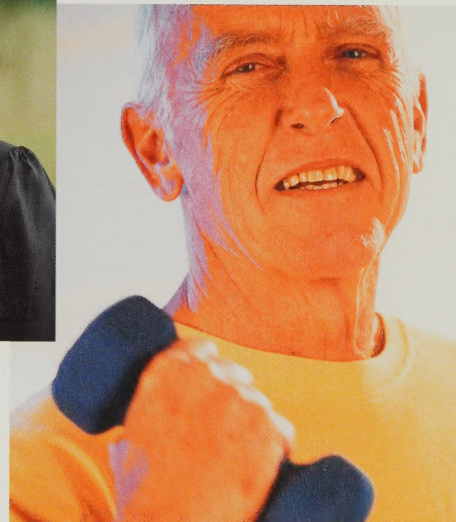
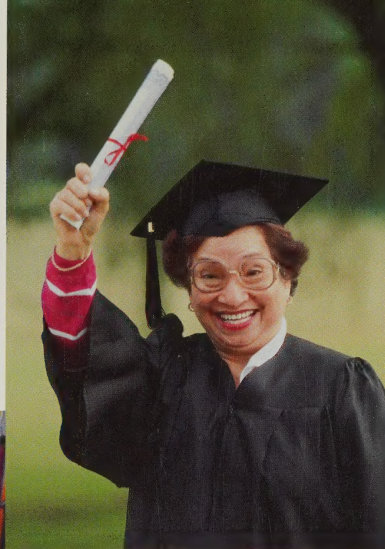
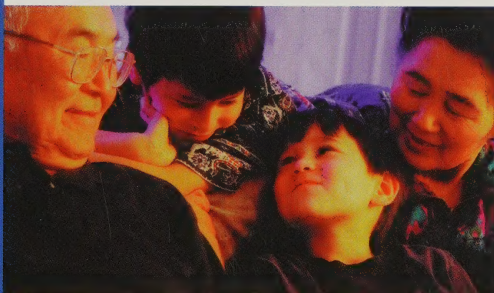



CA20N
SD30
-2003
G76

Government
Publications



A Guide to Programs and Services for Seniors in Ontario





Digitized by the Internet Archive
in 2022 with funding from
University of Toronto

<https://archive.org/details/31761115465387>



Message from the Premier of Ontario



February 2003

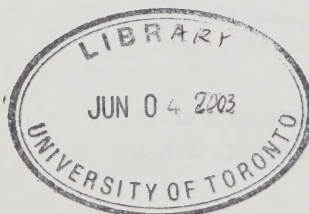
Ontario's success and prosperity is largely due to the ongoing contributions of the 1.5 million seniors who call this province home. You have helped create an Ontario that is prosperous and proud. Our government recognizes and celebrates your achievements and the important roles you play as volunteers, leaders in community organizations and concerned members of society. Your efforts help build the great quality of life we enjoy in Ontario.

We cannot thank you enough for what you have done, and continue to do. That is why your needs are a priority for my government. I know that for all Ontarians — particularly seniors — an important concern is health care.

Our government has increased health care spending from \$17.6 billion in 1995 to \$25.5 billion today. This year, we announced 10 new stroke centres to provide access to stroke prevention and care across the province. In 1999, we announced a five-year \$68.4 million strategy for Alzheimer Disease and Related Dementias. We have committed close to \$1.8 billion this year toward the long-term care facilities program and we have built 6,800 new long-term care beds and redeveloped over 2,300 older beds. We are also working hard to improve cancer research and treatment by increasing funding for the Ontario Research and Development Challenge Fund, which has so far committed \$46 million for cancer research.

These and other initiatives demonstrate our government's commitment to the well-being of seniors and their families. This guide is part of that commitment. I hope you find the programs and services listed here both helpful and informative.

Ernie Eves
Premier of Ontario





Message from the Minister of Citizenship and Minister Responsible for Seniors

February 2003

As the Minister Responsible for Seniors, I am pleased to present *A Guide to Programs and Services for Seniors in Ontario*. This guide is designed to introduce seniors to programs and services funded or delivered by government and local community organizations in Ontario.

We believe that seniors should live with dignity and independence, free from harm, and have their ongoing contributions recognized and respected. We are committed to supporting this belief by providing Ontario seniors, their family members, seniors' service providers, and interested parties, with clear, easy to understand information on the full range of programs and services available in our province.

This government is working hard to encourage the well-being of our seniors and promoting their involvement in community activities by investing in a wide range of programs. This Guide reflects the abundance of programs and services available to address the variety of seniors' lifestyle, health, and financial information needs. It covers topics ranging from drug benefits to income supports, veterans' services to volunteering, and housing to consumer protection.

I am confident that you and your family will find this booklet a valuable resource and I especially thank the senior citizens and seniors' organizations who provided guidance in the development of this Guide. I encourage you to share the Guide with your friends and family.

Carl DeFaria
Minister of Citizenship and
Minister Responsible for Seniors

The Ontario Seniors' Secretariat

Ontario is home to about 1.5 million seniors – 40 percent of Canada's seniors. By 2028, the number of senior citizens in Ontario will double.

The Ontario Seniors' Secretariat functions to improve the quality of life for Ontario's seniors by:

- a. Undertaking and influencing policy initiatives for seniors with a multi-ministry focus and making value added contributions to policy activities in other ministries.
- b. Developing and supporting public education efforts
 - about the programs and services to which seniors are entitled,
 - about healthy aging/lifestyles, and
 - about the ongoing contributions Ontario seniors make to families, communities and country.
- c. Maintaining a close working relationship with Ontario's seven largest seniors organizations, and partnering with them on both policy and public education initiatives.

Policy initiatives include:

- Implementation of *Ontario's Strategy for Alzheimer Disease and Related Dementias* with the Ministry of Health and Long-Term Care.
- Implementation of *Ontario's Strategy to Combat Elder Abuse* with the Ministry of the Attorney General.
- Federal, Provincial, Territorial (F/P/T) Ministers Responsible for Seniors projects, which included hosting in Toronto, June 2002, the 6th Meeting of F/P/T Ministers Responsible for Seniors.
- Public education and staff training on our *Guide to Advance Care Planning* to help seniors make choices, while they are still capable, about how they wish to be cared for in the future.

Public Education and Awareness initiatives include:

- Continuing to implement the Memory Project to recruit 1,000 volunteer veterans to provide a living history to over 50,000 students.
- Launching a series of "Ontario Seniors' Seminars" to educate seniors about safe and healthy aging, and increase awareness amongst seniors of the programs and services to which they are entitled. Ontario Seniors' Seminars will be offered in communities across Ontario and topics will include safe medication use for seniors, safe driving for seniors, avoiding financial scams, advance care planning.
- Providing this booklet, *A Guide to Programs and Services for Seniors in Ontario*, a comprehensive directory to government and community programs and services for seniors.

For more information about the Ontario Seniors' Secretariat and its activities please write or call:

**Ontario Seniors' Secretariat
Ministry of Citizenship**

77 Wellesley St. W.

6th Floor, Ferguson Block

Toronto ON M7A 1R3

Phone: 416-326-7076

Web site: www.gov.on.ca/citizenship/seniors

Seniors' INFOline

Toll-free: 1-888-910-1999

Phone: 416-314-7511

TTY Toll-free: 1-800-387-5559

Introduction

The Ontario Seniors' Secretariat of the Ministry of Citizenship is committed to improving seniors' quality of life, and to educating seniors, their families, caregivers, and colleagues about programs and services to which they are entitled. *A Guide to Programs and Services for Seniors in Ontario* aims to bring together into one resource the wealth of programs and services provided to Ontario seniors by the government, as well as by community organizations and service providers.

This Guide has been developed in consultation with both provincial and federal government ministries, major seniors' organizations and service providers and members of the Ontario Seniors' Secretariat Seniors Liaison Committee. The Ontario Seniors' Secretariat wishes to acknowledge the many hours spent by staff, ministry officials and seniors themselves in helping to review and edit the Guide to ensure the Guide's relevance and accuracy.

How to Use this Guide

This guide provides a general introduction to programs and services for seniors, plus telephone, e-mail and Internet sources where you can learn more about specific programs or services. If you are unfamiliar with, or have difficulty using these technologies, please review the tips in Appendix 1.

The guide is organized into 16 chapters, and three appendices. For information about a specific program, check the table of contents at the front of the booklet for the general area, and then consult the detailed chapter contents at the front of that chapter. For some of the most common questions asked, see the Frequently Asked Questions in Appendix 2. Finally, to find a telephone number, fax, mailing or Web site address for a program or service described in this guide, consult the handy directory in Appendix 3. The contact information includes the name of the organization, address, telephone number and where available, a toll-free number, a teletypewriter (TTY) number, an e-mail address and a Web site.

Please note: programs and service providers can vary greatly from one community to another. Wherever possible, this guide identifies a central information source that can direct you to the appropriate organization or regional office to contact in your area.

How to Access this Guide

This guide is available in print as well as online at
www.gov.on.ca/citizenship/seniors

For additional copies, contact the
Seniors' INFOline:
Toll-free: 1-888-910-1999
Phone: 416-314-7511
TTY Toll-free: 1-800-387-5559

How to Improve this Guide

We welcome your comments on how to improve this booklet to make it more useful. Please complete the tear-out survey on the last page of the guide and mail or fax it to:

Ontario Seniors' Secretariat Ministry of Citizenship

77 Wellesley St. W.
6th Floor, Ferguson Block
Toronto ON M7A 1R3
Fax: 416-326-7078

For More Information

For additional questions about programs and services for seniors, please call the Ontario Seniors' INFOline at 1-888-910-1999.

Table of Contents

Message from the Premier of Ontario	i
Message from the Minister of Citizenship and Minister Responsible for Seniors	ii
The Ontario Seniors' Secretariat	iii
Introduction	v
1. Accessing Government	3
2. Health	13
3. Community-Based Health Services	45
4. Housing	53
5. Care Facilities	65
6. Finances	73
7. Transportation	93
8. Veterans' Services	99
9. Disability Supports	107
10. Services for Newcomer Seniors	111
11. Legal Matters, Human Rights and End of Life Issues	115
12. Consumer Information and Protection	129
13. Emergency Services, Crisis Intervention and Public Safety	135
14. Employment, Lifelong Learning and Volunteering	143
15. Active Living, Leisure and Travel	151
16. Recognizing Seniors' Contributions	167
Appendices	173
Appendix 1: Tips For Using The Telephone, Internet Sources, and E-mail	174
Appendix 2: Frequently Asked Questions	177
Appendix 3: Seniors Directory to Programs and Services	182

Accessing Government

1.1	Government of Ontario	4
	By Telephone	4
	INFOline	4
	Citizens' Inquiry Bureau	4
	Access Ontario	5
	In Person	5
	Government Information Centres	5
	Online	6
	Online Services	6
	Life Event Bundles	6
	Integrated Address Change	7
	ServiceOntario Kiosks	7
	Publications Ontario	8
	Archives of Ontario	8
	Office of the Registrar General of Ontario	9
	Ombudsman Ontario	9
	Freedom of Information and Protection of Privacy	10
1.2	Government of Canada	11
	Seniors Canada Online	11
	Telephone and Internet Services	11
	Telephone	11
	In Person	11
	Online	11
1.3	Municipal Government	12
	Community Information Services	12
	Community Information Centres	12
	211 Telephone Information Service	12

1.1 Government of Ontario

Individuals have a number of options in contacting the Government of Ontario for information:

1. by telephone,
2. in person, or
3. online.

By Telephone

The Ontario government provides a telephone Information and Referral service to provincial government programs and services through the INFOLine, the Citizens' Inquiry Bureau and Access Ontario, the sister office servicing Eastern Ontario (for callers in the 613 area code).

INFOLine

INFOLine provides information and referral services on the programs, services and activities of the ministries of Health and Long-Term Care, Community, Family and Children's Services and Citizenship by responding to telephone and in-person inquiries. A TTY number is

available for the hearing/speech impaired. Multilingual staff are capable of handling inquiries in as many as 19 languages. You can request publications from these ministries by calling the INFOLine or by visiting or writing the Client Services Unit:

INFOLine

Toll-free: 1-888-910-1999

Phone: 416-314-7511

TTY Toll-free: 1-800-387-5559

Fax: 416-325-7136

Client Services Unit

900 Bay St.

M1-57, Macdonald Block

Toronto ON M7A 1N3

Citizens' Inquiry Bureau

Citizens' Inquiry Bureau provides a bilingual information and referral service. It provides an access point to information on government programs and services, locations and staff. Services are provided by telephone.

Toll-free: 1-800-267-8097

Phone: 416-326-1234

TTY Toll-free: 1-800-268-7095

TTY: 416-325-3408

Open: Monday to Friday

8:30 a.m. – 5 p.m.

Access Ontario

Access Ontario provides a bilingual information and referral service for telephone and in person inquiries. It provides an access point to information on government programs and services, locations and staff for people in the 613 area code. Two Ontario Business Connects terminals are available for business registrations. Access Ontario offers a range of free and priced publications, and sells hunting and fishing licences.

Ottawa Courthouse Building

2nd Floor, 161 Elgin St.

Ottawa ON K2P 2K1

Toll Free in the 613 area code:

1-800-268-8758

Phone: 613-238-3630

TTY: 613-566-2235

Fax: 613-566-2234

Open: Monday to Friday
8:30 a.m. – 5 p.m.

In Person

Government offices are located across Ontario, with many providing one-stop service.

Government Information Centres

Ontario has over 50 Government Information Centres to make it easier to get service in person.

Unlike traditional government ministry offices, Government

Information Centres provide a wide range of general government information about all ministries at one location. Government Information Centres are open Monday to Friday from 8:30 a.m. to 5 p.m., and provide:

- answers to commonly asked questions about government services
- free publications, information and government forms
- registration of an unincorporated business through an Ontario Business Connects self-serve workstation
- electronic ordering of government publications using POOL (Publications Ontario On-Line), the Ontario Government's virtual bookstore
- access to various government Internet sites
- referrals to government staff for more specialized help
- online access to general information about the government's programs, services and staff, and
- information packages, forms, general information, tips and general guidance for people dealing with certain life events, such as losing a wallet, getting married, moving, having a baby, managing debt, retiring, and dealing with death.

For more information contact the Government Information Centre or the Citizens' Inquiry Bureau.

For the Government Information Centre nearest you, contact the

Ministry of Consumer and Business Services:

Toll-free: 1-800-268-1142

Phone: 416-326-8555

Web site: www.gov.on.ca/MBS/english/maps/gic/index.html

Citizens' Inquiry Bureau

Toll-free: 1-800-267-8097

Phone: 416-326-1234

TTY Toll-free: 1-800-268-7095

TTY: 416-325-3408

Online

The Government of Ontario, the Federal Government and most municipalities provide a wide range of information and services via the worldwide web.

Online Services

An Internet gateway to access online government services is available at www.cbs.gov.on.ca/Online_Services

This Web site enables you to complete some routine tasks online, for example:

- request a birth certificate
- renew a driver's licence

- register a change of name
- renew an Outdoors card and much more.

Life Event Bundles

Significant changes come into everyone's life – such as birth, marriage, retirement, and even losing one's wallet. We call these Life Events. The Ontario government is using Life Events as a new way to organize information and services to bring everything on a subject together in one place.

If you are dealing with a certain life event, the Online Services gateway operated by the Ministry of Consumer and Business Services can provide one-window access to information from many different government departments and jurisdictions to help you deal with that life event.

Current life event services bundled online include:

- Getting Ready to Retire
- Leisure and Active Living for Older Adults
- Getting Married
- Losing your Wallet
- How to Deal with Spousal Abuse
- Moving
- Managing Your Debt
- Vacation Ontario
- What To Do When Someone Dies

For more information, visit the "Your Government" section at the Government of Ontario Web site www.gov.on.ca or visit one of the Government Information Centres around the province. For Government Information Centres nearest you see the Directory, Appendix 3, or call the Citizens' Inquiry Bureau at 1-800-267-8097.

Integrated Address Change

The online integrated address change is a fast and easy way to notify the Ministry of Transportation (for Driver's Licence or Vehicle Permits), the Ministry of Natural Resources (Outdoors Cards) and the Ministry of Health and Long-Term Care (Health Cards) of your change of address within Ontario. Information needs to be entered only once on the online form and you can choose to notify one or more of the three ministries of your change. Please do not change your address before you move. To access this on-line service, see www.addresschange.gov.on.ca/applet/onlineservices/english/iac/address_change.htm. If you have any questions or require assistance using this service, review the Frequently Asked Questions document available on the Web site.

ServiceOntario Kiosks

You can use one of the 70 ServiceOntario kiosks located throughout the province to access a number of government of Ontario services including: renewing licence plate stickers, ordering personalized licence plates, purchasing driver and vehicle abstracts, paying Ontario provincial court fines, changing your address on your Ontario Health Card or Driver's Licence, and renewing your Outdoors Card.

You need your Visa, MasterCard, American Express or debit card to take advantage of these convenient and easy to use machines. ServiceOntario kiosks are available seven days a week at most locations with extended hours of service. You will find ServiceOntario kiosks in major shopping centres and the Queen's Park and Downsview Ontario Government Offices.

To find the ServiceOntario kiosk nearest you, contact the

Ministry of Transportation:

Toll-free: 1-800-268-4686

Phone: 416-235-4686

TTY: 905-704-2426

Web site: www.mto.gov.on.ca

Publications Ontario

Publications Ontario is the largest distributor of government of Ontario information, with over 10,000 titles available. Publications Ontario is the primary source for distribution and sale of provincial legislation and office consolidations, and is the electronic publisher of laws at www.e-laws.gov.on.ca

Online ordering is available through the Publications Ontario Web site at www.publications.gov.on.ca or visit one of the following Publications Ontario bookstores:

Publications Ontario Bookstore

880 Bay St.
Toronto ON M7A 1N8
Open: Monday to Friday
8:30 a.m. - 5 p.m.,
holidays excepted.

Access Ontario

Ottawa Court House
161 Elgin St., Level 2
Ottawa ON K2P 2K1
Open: Monday to Friday
8 a.m. - 5 p.m., holidays excepted.

Or, contact Publications Ontario

Publications Ontario

50 Grosvenor St.
Toronto ON M7A 1N8
Toll-free: 1-800-668-9938
Phone: 416-326-5300

TTY Toll-free: 1-800-268-7095
Fax: 416-326-5317

Archives of Ontario

The Archives of Ontario is the primary source of Ontario's documentary memory. The Archives is responsible for managing, storing, conserving, arranging, describing and providing access to the province's irreplaceable documentary history dating back to the 1700s, valued at \$340 million and held in trust for the public. The Archives currently holds records created by offices of government and the private sector, as well as a growing volume of records in other media (electronic records, film, photographs, video, audio-tapes, maps and drawings).

The records at the Archives of Ontario are used for many kinds of research. People search for information about their ancestors, look at the impact of provincial government policies, find out when a particular company started operation, when a building was built, or how the earliest settlers lived. People can see photographs or maps of their hometown or look at early moving images of a particular region of the province.

One way to access the records at the Archives is through the Archives of Ontario Microfilm Interloan Service. The Microfilm Interloan

Catalogue can be found on the Archives' Web site at www.archives.gov.on.ca. Through this site, visitors can also access online exhibits and databases relating to archival records and photographs and can identify library holdings.

The Archives of Ontario serves researchers daily, in person, in their Reading Room, and by mail, phone, fax and E-mail.

For more information contact:

Archives of Ontario

77 Grenville St.
Toronto ON M5S 1B3
Toll-free: 1-800-668-9933
Phone: 416-327-1600
E-mail:
reference@archives.gov.on.ca
Web site: www.archives.gov.on.ca

Office of the Registrar General of Ontario

The Office of the Registrar General of Ontario is the place to get birth, marriage and death certificates, and register a change of name.

It is important for people to recognize that one of the best ways to halt identity theft is to keep personal documents secure. Individuals are now required to report lost, stolen, found or destroyed certificates. This information will be shared with other programs issuing vital documents. Anyone who finds a birth certificate

is required to forward it to the Office of the Registrar General, or deliver it to the police. Also, a new application form for birth certificates, which requires the signature of a guarantor, has been put in place.

Forms to apply for a new birth, death or marriage certificate are available from the Ministry of Consumer and Business Services Web site (www.cbs.gov.on.ca) or by calling or writing the

Office of the Registrar General

PO Box 4600
189 Red River Rd.
Thunder Bay ON P7B 6L8
Toll-free: 1-800-461-2156
Phone: 416-325-8305

Forms are also available through Government Information Centres across the province (see page 5 for how to locate the Centre nearest you), from most municipal clerk's offices or from Land Registry Offices (for the office nearest you, consult the Blue Pages of your telephone book under the keyword "Land Registration").

Ombudsman Ontario

"Working to ensure fair and accountable provincial government service".

Ontario's Ombudsman is Mr. Clare Lewis Q.C. He is an Officer of the

provincial Legislature who is independent of the government and political parties.

The Ombudsman's job is to investigate complaints about provincial government organizations. Based on the investigation, the Ombudsman may make recommendations to fix a problem. If these are not acted upon, the case may be reported to the Legislature.

The Ombudsman has jurisdiction over all provincial government organizations as an office of last resort. If you have tried without success to fix your problem with a provincial government organization, contact the Ombudsman. Before you do this, you should speak with the organization involved and use any complaint procedure they have, including an appeal to the head of the organization. You can also contact your Member of Provincial Parliament (MPP) representative at Queen's Park.

Ombudsman Ontario's services are free and are available in French and English. An interpreter for services in other languages can be arranged. All complaints are handled in the strictest confidence.

For more information, contact
Ombudsman Ontario:

Toll-free English: 1-800-263-1830
Toll-free French: 1-800-387-2620

TTY Toll-free: 1-866-411-4211

Fax: 416-586-3485

Web site: www.ombudsman.on.ca

Freedom of Information and Protection of Privacy

Personal information about you that is held by the Ontario government is protected under the privacy provisions of the *Freedom of Information and Protection of Privacy Act*. The Act ensures that government ministries and agencies collect, use, disclose and dispose of your personal information only with proper legal authority, and that it is accessible only to authorized individuals.

You have a right to access personal information about you that is held by Ontario government ministries and agencies, subject to certain specific exceptions. You also have a right to request that information about you be corrected, if you believe the information is incorrect or misleading.

To find out what records of personal information are maintained by particular government ministries and agencies, consult the Directory of Records, an Ontario publication that is available in local public libraries. The directory describes the organization and types of records maintained by each ministry and

agency subject to the *Act*, as well as the telephone number and address of the ministry or agency's Freedom of Information and Privacy Co-ordinator.

If you have questions about the general operation of the *Act*, or need assistance with how to contact a particular ministry or agency's Freedom of Information and Privacy Co-ordinator, you can phone the Ontario government's central Information and Privacy Office at 416-327-2187.

1.2 Government of Canada

Seniors Canada Online

Seniors Canada Online is a Web site for seniors, their families and caregivers. The site offers:

- a wide range of information for seniors on one site
- various options for finding information, and
- links to programs and services from many federal and provincial government departments and non-governmental organizations.

Visit **Seniors Canada Online** at: www.seniors.gc.ca

Telephone and Internet Services

Your primary access points to information about Government of Canada programs and services are via telephone, in person and online.

Telephone

Toll-free: 1-800-O-Canada
(1-800-622-6232)

TTY Toll-free: 1-800-465-7735

Open: Monday to Friday
8 a.m. - 8 p.m.

Service is provided in
English and French.

In Person

Visit a Service Canada Access Centre. To find your nearest Access Centre, visit www.servicecanada.gc.ca or call 1-800-O-Canada (1-800-622-6232).

Online

Visit the Government of Canada Web site at www.canada.gc.ca

See also the federal seniors guide *Services for Seniors: Guide to Government of Canada Services for Seniors and their Families* available in print and online at: www.communication.gc.ca/guides/seniors_aines/index_e.html

1.3 Municipal Government

Your local government is a key provider of important social and health services, economic and community development activities. Programs available in your area may include seniors' services, health and wellness programs, housing services, public health, and Ontario Works (social assistance).

To learn more about what municipal services and programs may be available in your area, consult the Blue Pages in your telephone book or visit www.yourlocalgovernment.com for links (where available) to your municipality.

Community Information Services

Community Information Centres

Community Information Centres (CICs) are a great source of information on services in your community. CICs offer information on a broad range of services provided by all levels of government, the non-profit sector, the private voluntary sector, by individuals in the community, and selectively from the business sector.

Individualized information is free, confidential and available to everyone. It is provided by telephone,

in person, through correspondence or on the Internet and is available in appropriate languages as required by a particular community.

See the Directory, Appendix 3 for a list of the Community Information Centres in Ontario. If you do not see your community on this list, contact the centre closest to you for a referral to a Community Information Centre in your area, or visit the InformOntario Web site at www.informontario.on.ca/index.htm for a listing of centres across the province.

211 Telephone Information Service

The United Way of Greater Toronto and Community Information Toronto offer 211, a new Community Information and Referral telephone line. When you're looking for community, social, health or government services, dial 2-1-1 for free, confidential information and referral. 211 is a multi-lingual service offered 24 hours, seven days a week.

At the time of printing this publication, the 211 service is available only in Toronto. For more information on the 211 service, visit www.211toronto.ca, or contact your local Community Information Centre to learn whether there are plans to bring the service to your community (see the Directory, Appendix 3 for a list of Community Information Centres in Ontario).

2.1	Ministry of Health and Long-Term Care	17
	Information Services	
	INFOline	17
	Telehealth Ontario	17
	Services Available	17
2.2	Community Health Services	18
	Community Health Centres	18
	Public Health Programs	18
	Public Health Units	18
	Early Detection of Cancer	19
	Injury Prevention	19
	Vaccine Preventable Diseases	19
2.3	Physicians	20
	How to Find a Doctor	20
	Services Offered by Your Physician	20
	College of Physicians and	
	Surgeons of Ontario	20
2.4	Ontario Health Insurance Plan	21
	Ontario Health Card	21
	OHIP Insured Services	22
	Physicians	22
	Podiatrists, Chiropractors and Osteopaths	22
	Physiotherapy	22
	Dental Services in Hospital	23
	Eye Care	23
	Hearing Tests	23
	Northern Health Travel Grant	23
	Disabled Parking Permit Program	23
	Driver Licence Renewal Program	
	for Seniors	24
	OHIP Coverage Outside Ontario	24

2.5	Drug Benefits	24
	Use of Medications	24
	Medications Needed While in Hospital	24
	Medications Needed in the Community	24
	Ontario Drug Benefit Program	25
	Eligibility	25
	Co-payments and Deductibles	25
	Products Covered	26
	Generic Drugs	26
	Limited Use Drug Products and Individual Clinical Review	27
	Diabetic Testing Agents	27
	Maximum Days' Supply	27
	Special Drugs Program	28
	Eligibility	28
	Accessing the Program	28
	Costs	28
2.6	Dental Care	28
	Dental Services in Hospital	28
	Dental Services in Long-Term Care Facilities	29
	Subsidized Dental Care	29
	University and College Dental Clinics	29
2.7	Assistive Devices and Home Oxygen Programs	29
	Equipment Funded Under the Programs	30
	Eligibility	30
	Assistive Devices Program	30
	Home Oxygen Program	30
	Financial Assistance	30
2.8	Ambulance Services	30
	Calling an Ambulance	30
	Payment for Ambulance Trips	31

2.9 Hospital Programs	31
Hip and Knee Joint Replacement	31
Transplants	31
Hospital Specialized Medical	
Geriatric Assessment	32
Sexual Assault Care and Treatment Centres	32
2.10 Mental Health Programs	32
Specialized Geriatric Mental Health	
Outreach Programs	32
Inpatient and Outpatient Services at Hospitals	33
2.11 Patient Advocate	33
2.12 Ontario's Strategy for Alzheimer Disease and Related Dementias	33
2.13 Ontario Stroke Strategy	34
2.14 Chronic Care	34
Co-payment Rate	34
Co-payment Rate Reduction	35
2.15 Palliative Care	35
2.16 Health-Related Organizations	36
Alzheimer Society of Ontario	36
The Arthritis Society - Ontario Division	37
Canadian Cancer Society - Ontario Division	37
Canadian Diabetes Association	37
The Canadian Hearing Society	38
Canadian Liver Foundation	38
Canadian Mental Health Association,	
Ontario Division	38

2.16 Health-Related Organizations (cont'd)

The Canadian National Institute for the Blind	39
Cancer Care Ontario	39
Heart and Stroke Foundation of Ontario	39
The Huntington Society of Canada	39
The Kidney Foundation of Canada	40
Multiple Sclerosis Society of Canada, Ontario Division	40
National Aboriginal Diabetes Association	40
Ontario AIDS Network	41
The Ontario Association of Speech-Language Pathologists and Audiologists	41
The Ontario Lung Association	41
Ontario March of Dimes	42
Ontario Pharmacists' Association	42
Ontario Women's Health Council	42
Ontario Women's Health Network	43
Osteoporosis Society of Canada	43
Parkinson Society Canada, Ontario Division	44
Regional Geriatric Programs of Ontario	44
Trillium Gift of Life Network	44

2.1 Ministry of Health and Long-Term Care Information Services

INFOline

INFOline provides information and referral services on the programs, services and activities of the ministries of Health and Long-Term Care, Community, Family and Children's Services and Citizenship by responding to telephone and in-person inquiries. A TTY number is available for the hearing/speech impaired. Multilingual staff are capable of handling inquiries in as many as 19 languages. You can request publications from these ministries by calling the INFOline or by visiting or writing the Client Services Unit:

INFOline

Toll-free: 1-888-910-1999
Phone: 416-314-7511
TTY Toll-free: 1-800-387-5559
Fax: 416-325-7136

Client Services Unit

900 Bay St.
M1-57, Macdonald Block
Toronto ON M7A 1N3

For general information about the Ministry of Health and Long-Term Care programs and services, visit the ministry Web site at www.gov.on.ca/health and www.healthyontario.com

Telehealth Ontario

Telehealth Ontario is a free, confidential telephone service providing health advice or information from a Registered Nurse. The service is available 24 hours a day, 7 days a week through a Toll-free number (1-866-797-0000). Telehealth Ontario is available to everyone throughout the Province of Ontario and callers do not need a health card number to obtain services.

Services Available

Telehealth Ontario nurses assist callers by assessing symptoms and providing advice on the best steps to follow. In instances where more urgent care appears necessary, the nurse can connect the caller to local "911" emergency services or may direct the caller to visit the nearest hospital emergency room. Nurses are also able to direct callers to services available in the community, when appropriate.

Nurses are able to provide callers with information on general health topics such as the ongoing management of a previously diagnosed chronic illness, as well as nutrition and healthy lifestyles. Where questions are about medications or drug interactions, nurses can consult a pharmacist who will speak directly to callers through the Telehealth Ontario line.

Telehealth Ontario nurses can provide services in English and French, and have access to translation services in over 100 other languages. Teletypewriter (TTY) service for the deaf, deafened and hard of hearing is available directly through **Telehealth Ontario**:

Toll-free: 1-866-797-0000

TTY Toll-free: 1-866-797-0007

2.2 Community Health Services

Community Health Centres

Community Health Centres (CHC) are non-profit organizations that provide primary health and health promotion programs for individuals, families and communities.

CHCs provide education and advice to help families access the resources they need from other community agencies. They link families with support and self-help groups that offer peer education, support in coping, or are working to address conditions that affect health.

For more information, or to locate the Community Health Centre nearest you, contact the **Seniors' INFOline**:

Toll-free: 1-888-910-1999

TTY Toll-free: 1-800-387-5559

Web site: www.gov.on.ca/health
and www.healthyontario.com

Public Health Programs

Public Health Units

A Public Health Unit is responsible for the local delivery of Public Health programs and services within a defined geographic area. It is governed by a board of health, primarily comprised of community representatives.

There are 37 public health units in Ontario. Health units administer health protection and health promotion, and disease prevention programs to inform the public about healthy lifestyles, communicable disease control, immunization, food premises inspection, healthy growth and development including parenting education, health

education for all age groups and selected screening services.

For more information, or to find the Public Health Unit closest to you contact:

Seniors' INFOLine:

Toll-free: 1-888-910-1999

TTY Toll-free: 1-800-387-5559

Or visit the Ministry of Health and Long-Term Care Web site at www.gov.on.ca/health and www.healthyontrio.com

Early Detection of Cancer

This program of the Ontario Public Health system promotes screening for the early detection of breast and cervical cancer. The program includes community-wide education to increase awareness of the benefits of breast screening for women 50-74 years of age, through the Ontario Breast Screening Program (OBSP) and group education sessions for women and their family members on the benefits of breast screening through the OBSP.

Injury Prevention

The purpose of this program is to prevent injuries and substance abuse. Specific services for seniors include education on how to promote health and independence as well as how to prevent fall-related injuries in order to avoid loss of independence and unnecessary institutionalization.

For more information on Falls Prevention, see page 141.

For more information on Addiction Programs, see page 138.

Vaccine Preventable Diseases

Adults who are 65 years and over are known to be at higher-risk for complications related to influenza and pneumonia. Protection against the influenza virus requires an annual immunization that is given in the fall just prior to the "flu season". This vaccine is available free of charge to all Ontario residents. Influenza does strike in warmer climates, too, so individuals who travel south for the winter are encouraged to get immunized against influenza before leaving home.

The pneumonia vaccine provides protection against a common cause of pneumonia and other systemic infections. You only need to get this vaccine once to be protected and it can be given at any time of year, including at the same time as the influenza vaccine. This vaccine is provided free of charge to adults 65 years of age and over, and those under 65 with specific high risk medical conditions such as chronic heart, kidney or lung disease and diseases that suppress the immune system. Speak with your doctor if this is right for you.

2.3 Physicians

How to Find a Doctor

Doctor Search is a free service offered by the College of Physicians and Surgeons of Ontario.

The purpose of Doctor Search is twofold: to provide the public access to the names of physicians accepting new patients, and to provide the information that can be released to the public about the selected physician.

Doctor Search

Toll-free: 1-800-268-7096, ext. 626

Phone: 416-967-2626

Web site: [www.cpso.on.ca/](http://www.cpso.on.ca/Doctor_Search/dr_srch_hm.htm)

[Doctor_Search/dr_srch_hm.htm](http://www.cpso.on.ca/Doctor_Search/dr_srch_hm.htm)

Services Offered by Your Physician

Most people's first contact with the health system is through their family physician. A visit to your doctor's office will result in one or a combination of these outcomes:

- short-term treatment, for example, prescription for medication or advice on health-enhancing lifestyle improvements
- referral to a specialist at a clinic or a hospital

- referral to a community long-term care service via a Community Care Access Centre (CCAC) or to other services (see page 48 for more information on CCACs).

College of Physicians and Surgeons of Ontario

The College of Physicians and Surgeons of Ontario (CPSO) is the self-regulating body for the province's medical profession. One important responsibility of the College is to investigate complaints from members of the public about doctors who are members of the College.

If you would like to talk to someone about the care or conduct of a physician or about the complaint process, please contact the CPSO Investigations and Resolutions department:

The College of Physicians and Surgeons of Ontario

c/o The Registrar,

Investigations and

Resolutions Department

80 College St.

Toronto ON M5G 2E2

Toll-free: 1-800-268-7096, ext.615

Phone: 416-967-2615

E-mail: investigations&resolutions@cpso.on.ca

Web site: [www.cpso.on.ca/](http://www.cpso.on.ca/Info_Public/compform.htm)

[Info_Public/compform.htm](http://www.cpso.on.ca/Info_Public/compform.htm)

2.4 Ontario Health Insurance Plan

The Ontario Health Insurance Plan (OHIP) covers a wide range of health services. It pays all costs for services that are medically necessary.

Ontario Health Card

You must have a valid Ontario health insurance card to use health care services that are funded by the Ministry of Health and Long-Term Care. You must show your card to receive benefits. If you've forgotten your card, you will be required to complete a *Health Number Release Form* at the hospital or doctor's office, which allows the ministry to provide your health number to them.

You are eligible for an OHIP card if you:

1. are a Canadian citizen, landed immigrant, convention refugee or certain other immigration classification, and
2. make your permanent and principal home in Ontario, and
3. are present in Ontario for at least 153 days in any 12-month period.

Tourists, transients or visitors to Ontario are not eligible for OHIP coverage.

To apply for a card, you must:

- go in person to your nearest OHIP office (to find your local office, consult the Blue Pages of your telephone book under the keyword "Health, then "Health Card"); and
- fill in the *Registration for Ontario Health Coverage Form*; and
- provide three types of documents to show:
 1. Canadian citizenship or immigration status
 2. that you live in Ontario, and
 3. you are the person you say you are.

If you live in a remote area, the ministry can make special arrangements.

You have to wait three months for OHIP coverage if you are a:

- newcomer to Ontario, or
- former resident returning here to live after being away for more than 212 days.

If your Health Card is lost, stolen or damaged you should immediately call the **Ministry of Health and Long-Term Care** at 1-800-268-1154 (Toll-free in Ontario only). In Toronto, call 416-314-5518, TTY Toll-free 1-800-387-5559.

Your Ontario Health Card is for health care only. Do not show your card or give your health number to anyone except a health care provider when you receive health care, or to the Ministry of Health and Long-Term Care.

Your personal health care information is protected under the *Freedom of Information and Protection of Privacy Act* (see page 10 for more information on this Act). The ministry also has security measures to protect all the personal information that it holds.

For more information, contact your nearest Ministry of Health and Long-Term Care OHIP office. For the telephone number and location of the office nearest you, contact:

Seniors' INFOline

Toll-free: 1-888-910-1999

TTY Toll-free: 1-800-387-5559

Or visit the Ministry of Health and Long-Term Care Web site at www.gov.on.ca/health

OHIP Insured Services

Physicians

OHIP insures all medically necessary doctor's visits and treatments, and tests that are provided by or ordered by your doctor. Your doctor cannot charge you any amount for an insured service.

OHIP does not insure services that are not medically necessary, for example, cosmetic surgery. Physicians may charge you for an uninsured service. If your doctor asks you to pay for a service, make sure that you get an itemized bill. If you have private insurance, it may cover the uninsured service. If you are not sure about a fee that your doctor charges you, contact the Ministry of Health and Long-Term Care or the Seniors' INFOline.

Podiatrists, Chiropractors and Osteopaths

The ministry pays part of the costs for insured services that are provided by podiatrists, chiropractors and osteopaths. You must pay for the extra costs and costs that exceed the OHIP yearly allowable maximum. Ask your health care provider about the costs before you receive the services. If you have private insurance, it may cover the extra cost.

Physiotherapy

OHIP pays for insured physiotherapy services that you receive in a hospital. It also covers some physiotherapy services provided in a licensed physiotherapy clinic and through a Community Care Access Centre (see page 48 for more information on Community Care Access Centres). Physiotherapy services that are provided in private clinics are not insured.

Dental Services in Hospital

OHIP pays for some dental surgery when it is necessary to provide the service in hospital. You pay the cost of dental services in a dentist's office. For more information on dental care see page 28.

Eye Care

OHIP insures one eye exam by a medical doctor or optometrist every year for people 65 years of age and over. For people aged 20 to 64, OHIP insures one eye exam every two years. Other medically necessary care provided by a medical doctor is insured, for example, cataract surgery. Examples of uninsured services include eyeglasses, contact lenses and surgery to correct refractive errors such as near-sightedness. The Assistive Devices Program (see page 29) covers part of the cost of some visual aids if you are eligible.

Hearing Tests

OHIP insures diagnostic tests that are ordered and performed by a doctor. Some tests performed in a hospital may also be insured. Services provided by audiologists, such as fitting and evaluation of hearing aids, are not insured. The Assistive Devices Program (see page 29) may cover part of the cost of a hearing aid if you are eligible.

Northern Health Travel Grant

The Northern Health Travel Grant helps to pay travel costs for people in Northern Ontario who must travel long distances to see a medical specialist to receive the care they need.

This applies to people in the territorial districts of Algoma, Cochrane, Kenora, Manitoulin, Muskoka, Nipissing, Parry Sound, Rainy River, Sudbury, Thunder Bay and Timiskaming who must travel at least 100 km for insured specialized health care that is not available in their area.

The Northern Health Travel Grant would not apply if round trip travel is provided by land ambulance or air ambulance.

You can get an application from your health care provider or local Ministry of Health and Long-Term Care office, or by calling 1-800-461-4006. The doctor's fee to complete this form is covered as part of the OHIP-insured service: you do not have to pay the doctor to fill out this form.

Disabled Parking Permit Program

The doctor's fee to complete this form is an OHIP-insured service. You do not have to pay the doctor to fill out this form. For more information on the Disabled Person Parking Permit, see page 95.

Driver Licence Renewal Program for Seniors

Medical exams and reports that you need to obtain or maintain a Driver's licence are not insured: your doctor can charge you for the exam and to fill out the form.

OHIP Coverage Outside Ontario

For information on what health services are insured by OHIP when you are travelling out of province, please see page 164.

For more information about OHIP registration and insured benefits contact your nearest Ministry of Health and Long-Term Care OHIP office. For the telephone number and location of the office nearest you, call:

Seniors' INFOline

Toll-free: 1-888-910-1999

TTY Toll-free: 1-800-387-5559

Or visit the Ministry of Health and Long-Term Care Web site at www.gov.on.ca/health

2.5 Drug Benefits

Use of Medications

It is important that you tell your doctor(s) and pharmacist about all the drugs that you take, including non-prescription medications. You should also inform them about any allergies you may have to medicines, and describe the reactions you had with these medicines. It is best if you take all prescriptions to one pharmacy, so that the pharmacist(s) have a complete profile of all your medications and can monitor for drug interactions or side effects.

Medications Needed While in Hospital

Drugs are provided by the hospital, based on the drugs stocked in the hospital where you are receiving treatment.

Medications Needed in the Community

Drug coverage is provided to seniors through the Ontario Drug Benefit (ODB) Program.

Ontario Drug Benefit Program

Eligibility

People 65 years of age and older are eligible for the Ontario Drug Benefit (ODB) program if they have a valid Ontario Health Card. You do not need to apply for coverage. As long as the Ministry of Health and Long-Term Care has the correct mailing address, you will receive a letter of notification of ODB eligibility by mail approximately 2 months before you turn 65. If your address changes, please call the nearest office of the Ministry of Health and Long-Term Care. The number can be found in the Blue Pages of your telephone book under the keyword "Health", then "Health and Long-Term Care".

In order to start receiving benefits, notify your pharmacist that you are now eligible for the program and he/she will confirm your eligibility on the Government's Health Network System.

Co-payments and Deductibles

The Ontario Drug Benefit (ODB) program runs from August 1 to July 31 each year. ODB eligible people may be asked to pay some portion of their prescription drug product costs.

You will fall into the higher income co-payment category if:

- you are a single senior with an income of more than \$16,018 a year, or
- you are part of a senior couple and your combined income is more than \$24,175 a year.

If you are in the higher co-payment category, you will pay a \$100 deductible for prescriptions filled after August 1 of every year. The government's computerized Health Network System at your pharmacy will track what you have paid towards the \$100 deductible. This total is printed on your prescription receipt. After you have paid the \$100 deductible per senior, you will then pay up to \$6.11 towards the ODB dispensing fee for each prescription for a covered drug product in the benefit year.

You will fall into the lower income co-payment category if:

- you are a single senior with an income of less than \$16,018 a year, or
- you are part of a senior couple and your combined income is less than \$24,175 a year.

If you are in the lower income co-payment category, you may be asked to pay up to \$2 for each prescription filled.

All newly eligible seniors are automatically enrolled in the higher co-payment category. If you think you may be eligible for the lower \$2 co-payment, you can complete an application form and send it to the ministry. Application forms for the lower \$2 co-payment are available at Ontario pharmacies or by calling 1-800-268-1154.

Products Covered

Through the Ontario Drug Benefit (ODB) Program, the Ministry of Health and Long-Term Care covers most of the cost of over 3,200 prescription drug products listed in the ODB Formulary, in addition to a number of limited-use drug products, nutrition and diabetic testing products. The ODB Formulary identifies drug products designated as benefits under the program, as well as those brands of drugs that are considered to be interchangeable, and serves as a prescribing and reimbursement guide for doctors and pharmacists.

The drug must be prescribed by an authorized Ontario prescriber (e.g., family doctor) and purchased in an Ontario pharmacy that is online with the Ministry of Health and Long-Term Care's computerized Health Network System, or from an Ontario doctor who dispenses prescription drug products.

The ODB program does not reimburse prescription drugs purchased outside Ontario. You will need to buy private insurance to cover the cost of prescription drugs bought outside Ontario.

The ODB does not cover the following products and services: syringes and other diabetic supplies such as lancets and glucometers, eyeglasses, dentures, hearing aids, or compression stockings.

Generic Drugs

Generic drugs are drug products that contain the same medicinal or therapeutic ingredient(s) as the original brand name drug. Generic and brand name products may look or taste different but both contain the same amount of the same active ingredient(s). Generic products usually cost less than their brand name counterparts. When both generic and brand name products are available, the Ontario Drug Benefit (ODB) program pays the pharmacist for the lowest cost interchangeable generic drug product listed in the Drug Benefit Formulary. If you wish to use the brand name product, you must pay the difference in cost between the brand name and the generic product.

Limited Use Drug Products and Individual Clinical Review

Limited Use products are drugs that are listed in the Ontario Drug Benefit (ODB) Formulary with specific clinical criteria or conditions for use. The ODB program reimburses for a Limited Use product only when a *Limited Use Prescription Form* is prescribed for an ODB-eligible recipient according to criteria or conditions outlined for each product.

In exceptional circumstances, where a drug product is not covered in the ODB Formulary, a request for special coverage can be made. This process is known as *Individual Clinical Review, Section 8*. On your behalf, your doctor requests coverage for a specific period of time, for a particular drug product not normally covered under the ODB program. Medical experts will review your doctor's request and will advise him/her whether coverage has been approved.

For more information about Limited Use drug products or the Section 8 process, please contact the Drug Programs Branch of the Ministry of Health and Long-Term Care at 416-327-8109.

Diabetic Testing Agents

Through the Ontario Drug Benefit (ODB) program, the Ministry of Health and Long-Term Care covers some diabetic testing agents. Diabetic testing agents

are products people with diabetes use to test sugar levels in blood and ketone levels in urine. Note that syringes and other diabetic supplies such as lancets and glucometers are not covered under the ODB program.

The ODB program will cover the costs of your diabetic testing agents if you:

- have diabetes, and
- have a prescription for a listed diabetic testing agent from an Ontario doctor.

Speak to your doctor about obtaining a prescription for diabetic testing agents. Your pharmacist can tell you which diabetic testing agents are covered.

Maximum Days' Supply

Under the Ontario Drug Benefit program, you may receive up to a maximum 100 days' supply of medications. For prescriptions for medications that are a new therapy, your doctor may choose to provide a smaller days' supply, until your response to the new medication is known. For information on maximum days' supply when travelling out of province, see page 165.

For more information on the **Ontario Drug Benefit Program:**

Toll-free: 1-800-268-1154

Phone: 416-327-8109

TTY Toll-free: 1-800-387-5559

Web site: www.gov.on.ca/health

Special Drug Programs

Through the Special Drugs Program, the Ministry of Health and Long-Term Care covers the full cost of certain drugs used in the treatment of specific conditions. The program covers:

- many drugs for the treatment of cystic fibrosis and thalassaemia
- AZT, ddI, ddC and pentamidine for people who are HIV positive
- Erythropoietin (EPO) for people with end stage renal disease
- Cyclosporine for people who have had a solid organ or bone marrow transplant
- human growth hormone for children with growth failure
- Clozapine for treatment of schizophrenia
- Alglucerase for people with Gaucher's Disease.

Eligibility

The Special Drugs Program will cover your costs for the above drugs if you:

- are an Ontario resident with a valid Ontario Health Card, and
- are a patient with one of the diseases or conditions covered, and
- meet the established clinical criteria, and/or

- are approved by a designated centre/physician for a specific drug product.

Accessing the Program

Speak with your doctor about whether you may be covered by the program and the locations near you where the treatments are available.

Costs

The Special Drugs Program does not have any deductibles or co-payments. If you meet conditions for coverage, you do not pay for any portion of your treatments.

For more information on the **Special Drugs Program:**

Toll-free: 1-800-268-1154

Phone: 416-314-5518

TTY Toll-free: 1-800-387-5559

Web site: www.gov.on.ca/MOH/english/pub/drugs/specdrug.html

2.6 Dental Care

Dental Services in Hospital

OHIP pays for some dental surgery that must, by medical necessity, be provided in hospital. The patient pays for dental services provided in a dentist's office.

Dental Services in Long-Term Care Facilities

Long-term care facilities give you a dental assessment as part of their admission medical and nursing assessments. They also provide ongoing oral care by qualified dental professionals on a fee-for-service basis. That includes an annual check-up, plus preventative services such as scaling and cleaning, and an assessment to ensure that dentures are properly fitted.

If you need dental treatment or other services that are not provided by your facility, it will help you get a referral to a dentist or other professional of your choice. The facility can also arrange for emergency dental services for you, as needed, but does not cover their cost. You or your representative must authorize and pay for those services.

Subsidized Dental Care

Some municipalities in Ontario provide discretionary financial assistance for seniors' dental care. Those in need should discuss with their treating dentist to determine if such assistance is available in their area and where to go to learn more about eligibility requirements and the application process.

University and College Dental Clinics

Several universities and colleges have dental clinics open to the public. Services vary according to the clinic. Fees are generally less than what private practitioners charge. Please contact clinics individually to determine services, fees and availability of appointments. For list of university and college dental clinics in Ontario see, the Directory, Appendix 3.

Local Community Information Centres may be able to identify options for dental care services in your area. For a listing of Centres in Ontario, see the Directory, Appendix 3.

2.7 Assistive Devices and Home Oxygen Programs

The Assistive Devices Program (ADP) and the Home Oxygen Program (HOP) are administered by the Ministry of Health and Long-Term Care.

These programs offer financial assistance to Ontario residents with long-term physical disabilities to obtain basic, competitively priced, personalized assistive devices appropriate for the individual's needs and essential for independent living. Devices covered by the program are

intended to give people increased independence and control over their lives so they may avoid costly institutional settings and remain in a community living arrangement.

Equipment Funded Under the Programs

ADP covers over 8,000 separate pieces of equipment or supplies in a number of categories including: mobility aids; supplies for insulin-dependent diabetics; hearing aids; respiratory equipment; visual and communication aids.

HOP pays for oxygen and oxygen delivery equipment, such as concentrators, cylinders, liquid systems and related supplies, such as masks and tubing.

Eligibility

Assistive Devices Program

Any Ontario resident who has a valid Ontario Health Card issued in their name and has a physical disability of six months or longer, may be eligible. There are specific eligibility criteria that apply to each device category.

Home Oxygen Program

Any Ontario resident who has a valid Ontario Health Card issued in their name and has a chronic illness or dysfunction that requires long-term oxygen therapy, may be eligible.

Financial Assistance

ADP pays up to 75 percent of the cost of equipment, such as wheelchairs, orthopedic braces and breathing aids. For others, such as hearing aids, the ADP contributes a fixed amount. With regard to supply items such as ostomy and needles and syringes for seniors, the ADP pays an annual grant directly to the person.

HOP pays 100 percent of the cost of oxygen and related equipment for seniors and those on social assistance, home care or residing in a long-term care facility.

Assistive Devices Program Ministry of Health and Long-Term Care

5700 Yonge St., 7th Floor

Toronto ON M2M 4K5

Toll-free: 1-800-268-6021

Phone: 416-327-8804

Web site: www.gov.on.ca/health

2.8 Ambulance Services

Calling an Ambulance

For emergency ambulance services only, call 911 or look in the "Emergency Numbers" section at the front of your telephone book for the emergency number to call in your area.

All Ontario residents who travel within Ontario by ambulance for medically necessary services and who have a valid Ontario Health Card are required to pay a portion (co-payment) of the ambulance services.

Payment for Ambulance Trips

If you have a valid Ontario Health Card and your use of an ambulance is deemed medically essential by an attending physician you will not be billed for ambulance trips between Ontario medical facilities (e.g., between two hospitals), but will be billed a co-payment of \$45 for ambulance trips between your home and a hospital.

You are exempted from the co-payment if you are receiving provincial social assistance, are a registered Home Care client or are living in an Ontario health care facility.

If your trip is deemed not medically essential by an attending physician or you do not have a valid Ontario Health Card, you will be billed \$240 for a land ambulance trip or the full cost of an air ambulance trip.

For more information, contact the **Seniors' INFOline:**

Toll-free: 1-888-910-1999

TTY Toll-free: 1-800-387-5559

Or visit the Ministry of Health and Long-Term Care Web site at www.gov.on.ca/health

2.9 Hospital Programs

Ontario hospitals provide several priority programs that may be of particular interest to seniors.

Hip and Knee Joint Replacement

Fifty-five hospitals in Ontario provide approximately 20,200 hip and knee total joint replacements a year, to improve the mobility and independence of adults with severe degenerative joint conditions. Family physicians are responsible for referrals to orthopedic surgeons for decisions about appropriate treatment.

Transplants

There are eight hospitals in Ontario that perform organ transplant surgery. New organ and tissue donation and transplantation legislation was introduced in late 2000 in the *Trillium Gift of Life Network Act*. The Trillium Gift of Life Network (TGLN) has been established to plan, promote, coordinate and support organ and tissue donation across the province.

For information on organ and tissue donation, see page 122.

Hospital Specialized Medical Geriatric Assessment

A number of hospitals across the province have inpatient, outpatient and outreach programs which provide medical assessment, treatment and slower-paced rehabilitation for seniors with complex medical conditions, or who are at risk of losing their independence due to frequent falls, unexplained confusion, loss of mobility, or other unexplained indicators. Contact your family doctor to access these hospital-based services.

Sexual Assault Care and Treatment Centres

There are 31 hospital-based Sexual Assault Care/Treatment Centres that provide 24-hour access to emergency medical care, forensic documentation, crisis management and emotional support to adult victims of sexual assault in Ontario. Domestic violence treatment services are also available at most sites.

The Ontario Network of Sexual Assault Care and Treatment Centres operates a Web site with information on sexual assault and domestic violence, how to get help, including a list of Sexual Assault Care/Treatment Centres in Ontario. The Web site

address is www.satcontario.com. If you cannot access a computer contact your hospital and they can direct you to the program nearest you.

2.10 Mental Health Programs

The Ministry of Health and Long-Term Care funds a variety of programs for seniors who have mental illness.

Specialized Geriatric Mental Health Outreach Programs

Specialized Geriatric Mental Health Outreach Programs provide assessment, consultation, treatment and education to seniors with serious mental illness, as well as to their families and service providers, through an interdisciplinary/multidisciplinary approach. In most cases, seniors with mental illness or their families can be referred to these programs directly or they can be referred through their family doctor. To find out about a program in your area, contact your family doctor.

Inpatient and Outpatient Services at Hospitals

Most general hospitals across the province have inpatient psychiatry beds that provide acute, short-term treatment for people with mental illness. A number of Provincial Psychiatric Hospitals and Specialty Psychiatric Hospitals across the province have inpatient psychogeriatric beds that provide treatment for seniors with serious mental illness who have longer-term hospitalization needs.

Many general hospitals, provincial psychiatric hospitals and specialty psychiatric hospitals have outpatient psychiatry programs for seniors with mental illness including: day treatment programs and outpatient clinics. These services are available to seniors who have mental illness, including residents of long-term care facilities.

To access hospital-based psychiatric services for seniors, contact your family doctor. In the case of a psychiatric emergency, contact or go to the hospital emergency department nearest you.

In addition, some Community Care Access Centres (CCACs) offer mental health services for seniors. To locate the CCAC nearest you, call the Seniors' INFOLine at 1-888-910-1999. See page 48 for more information on CCACs.

2.11 Patient Advocate

Each hospital in the province employs an impartial Patient Advocate to manage all patients' concerns and/or questions (excluding their primary care) during their hospital stay. The Patient Advocate helps put patients in touch with the appropriate office within the hospital to investigate and resolve their concern.

For the name of your hospital's Patient Advocate, call its central telephone line, listed in the White Pages of your telephone book.

2.12 Ontario's Strategy for Alzheimer Disease and Related Dementias

Alzheimer Disease is the most common dementia affecting older adults. It is a deteriorating brain disease that eventually kills. In Ontario, more than 100,000 people live with the disease; 90 percent of those are over the age of 65. With Ontario's growing and aging population, it is expected that Alzheimer Disease and related dementias will increase significantly in coming years.

The Ontario Seniors' Secretariat has partnered with the Ministry of Health and Long-Term Care to implement *Ontario's Strategy for Alzheimer Disease and Related Dementias*. The Strategy consists of a 10-point action plan designed to help people with Alzheimer Disease and related dementias and their caregivers and families.

For information about *Ontario's Strategy for Alzheimer Disease and Related Dementias*, visit the Ontario Seniors' Secretariat Web site at www.gov.on.ca/citizenship/seniors or call the Seniors' INFOline at 1-888-910-1999.

2.13 Ontario Stroke Strategy

The government is taking a leadership role in addressing one of the most serious health issues facing Ontarians by transforming stroke care across the province.

The Stroke Strategy is:

- supporting programs that promote health and wellness and contribute to the prevention of stroke
- decreasing morbidity and mortality of individuals at high risk for stroke through the implementation of new knowledge and therapies

- anticipating the future needs of a growing and aging population, and
- providing responsive acute stroke care and stroke rehabilitation close to home.

For information on stroke education, contact the **Heart and Stroke Foundation of Ontario** at 416-489-7100.

2.14 Chronic Care

Chronic care is provided in hospitals for people who have long-term illnesses or disabilities that cannot be treated at home or in long-term care facilities. Chronic care provides patients with room, board and other basic necessities in addition to medical care.

Co-payment Rate

Chronic care co-payments have been established for patients in chronic care hospitals/units. They represent the patient's contribution toward accommodation (services) and meals, unless the patient qualifies for a reduction in payments.

Co-payment Rate Reduction

There are two types of payment reductions: full and partial.

A full rate reduction is available for patients who:

- are receiving family benefits or general welfare assistance
- have monthly incomes below a certain level, established annually
- have a third party (such as Workplace Safety and Insurance Board, an insurance company, Department of Veterans Affairs, or other Federal Government agency) pay either the total hospital cost or the co-payment.

A partial rate reduction is available depending on the monthly income of the patient and his or her dependents and the number of dependents.

There are forms which a hospital staff member will help patients complete to determine eligibility for co-payment rate reductions.

For more information, contact the **Seniors' INFOLine**:

Toll-free: 1-888-910-1999

TTY Toll-free: 1-800-387-5559

Or visit the Ministry of Health and Long-Term Care Web site at www.gov.on.ca/health

2.15 Palliative Care

Palliative care, or end-of-life care, is a range of services meant to comfort and alleviate the pain of a person who is dying.

Services can include any or all of the following:

- nursing and personal care in the home or other place of residence
- specialized services in a hospital, either in a palliative care unit or through a team of palliative professionals who will provide care wherever the patient is located in the hospital
- social and emotional support, often provided by volunteer hospice organizations
- spiritual and religious care
- bereavement support for the family.

Palliative care, including pain and symptom management, is provided within the health system, while family, friends and volunteers contribute in a significant way towards improving the quality of end-of-life for the individual who is dying.

If you or someone you know requires palliative care services, please contact your local Community Care Access Centre (CCAC) or speak to your doctor about the services available in your community.

To locate the CCAC nearest you,
call the **Seniors' INFOline:**

Toll-free: 1-888-910-1999

TTY Toll-free: 1-800-387-5559

Or visit the Ministry of Health
and Long-Term Care Web site
at www.gov.on.ca/health or
www.healthyontario.com

For more information on palliative
care, contact:

Ontario Palliative Care Association

194 Eagle St.

Newmarket ON L3Y 1J6

Toll-free: 1-888-379-6666

Phone: 905-954-0938

Fax: 905-954-0939

E-mail: opca@neptune.on.ca

Hospice Association of Ontario

27 Carlton St., Ste. 201

Toronto ON M5B 1L2

Toll-free: 1-800-349-3111

Phone: 416-304-1477

Fax: 416-304-1479

E-mail: info@hospice.on.ca

Web site: www.hospice.on.ca

2.16 Health-Related Organizations

Alzheimer Society of Ontario

The Alzheimer Society of Ontario (ASO) is a province-wide, not-for-profit organization with a membership of 39 local chapters located throughout Ontario. Its mission is to improve the quality of life of persons with Alzheimer Disease and related dementias and their caregivers. Local chapters offer information and referral services, a resource library, access to the Alzheimer Wandering Registry, support groups, individual counselling, education and training about Alzheimer Disease and related dementias, risk-reducing and care strategies, and links to a variety of respite and other dementia responsive programs. For the telephone number of an Alzheimer Society chapter in your community, contact the ASO at 416-967-5900, or visit the National Alzheimer Society of Canada Web site at www.alzheimer.ca

Alzheimer Society of Ontario

1200 Bay St., Ste. 202

Toronto ON M5R 2A5

Phone: 416-967-5900

Fax: 416-967-3826

E-mail: staff@alzheimeront.org

Web site: www.alzheimer.ca

**The Arthritis Society,
Ontario Division**

The Arthritis Society is Canada's only not-for-profit organization dedicated to raising funds for research into the causes and cures for arthritis. Since 1948 it has contributed over \$100 million towards arthritis research projects across Canada. In Ontario, The Arthritis Society delivers a wide range of programs and services including care through dedicated arthritis physiotherapists, occupational therapists and social workers.

The Arthritis Society

393 University Ave., Ste. 1700
Toronto ON M5G 1E6
Toll-free: 1-800-321-1433
Phone: 416-979-7228
Fax: 416-979-8366
Web site: www.arthritis.ca/ontario

**Canadian Cancer Society,
Ontario Division**

The Canadian Cancer Society funds research on all types of cancer, offers credible information on cancer, treatment and risk reduction, and provides support for people living with cancer. The Society helps people cope with cancer by providing information, emotional support and transportation. Please call the Canadian Cancer Society or visit their Web site to access services or to find the location of the office nearest you.

**Canadian Cancer Society,
Ontario Division**

1639 Yonge St.
Toronto ON M4T 2W6
Toll-free: 1-800-268-8874
Phone: 416-488-5400
Fax: 416-488-2872
Web site: www.ontario.cancer.ca

**Canadian Diabetes
Association**

With over 150 branches across the country, the Canadian Diabetes Association plays a leading role in supporting the over two million Canadians who are directly affected by diabetes, and their loved ones, through research, education, service and advocacy. To connect with your local office, contact:

**Canadian Diabetes Association -
Toronto Branch**

15 Toronto St., Ste. 800
Toronto ON M5C 2E3
Toll-free: 1-800-226-8464
Phone: 416-363-3373
Fax: 416-363-3393
Web site: www.diabetes.ca

The Canadian Hearing Society

The Canadian Hearing Society (CHA) provides services that enhance the independence of deaf, deafened and hard of hearing people, and encourage prevention of hearing loss. CHA provides a wide range of services in 27 offices in Ontario, including Audiology, Hearing Aid Program (dispensing and fitting), Technical Devices, Ontario Interpreter Services, Hearing Help Classes, Hearing Care, Counselling, General Social Services and Employment Services.

Canadian Hearing Society

271 Spadina Rd.
Toronto ON M5R 2V3
Toll-free: 1-877-347-3427
TTY Toll-free: 1-877-347-3429
E-mail: info@chs.ca
Web site: www.chs.ca

Canadian Liver Foundation

The Canadian Liver Foundation (CLF) is dedicated to reducing the impact and incidence of liver disease. It supports research into the causes, diagnosis, prevention and treatment of over 100 forms of liver disease.

Canadian Liver Foundation

2235 Sheppard Ave. E., Ste. 1500
Toronto ON M2J 5B5
Toll-free: 1-800-563-5483
Phone: 416-491-3353
Fax: 416-491-4952
E-mail: clf@liver.ca
Web site: www.liver.ca

Canadian Mental Health Association, Ontario Division

The Canadian Mental Health Association (CMHA) exists to promote the mental health of all individuals across Ontario and to be the primary source of information about mental health and mental illness. This is done by distributing information to local CMHA branches, consumers/survivors and family members, policy makers, business leaders and the media.

Canadian Mental Health Association, Ontario Division

180 Dundas St. W., Ste. 2301
Toronto ON M5G 1Z8
Toll-free: 1-800-875-6213
Phone: 416-977-5580
Fax: 416-977-2264
E-mail: division@ontario.cmha.ca
Web site: www.ontario.cmha.ca

The Canadian National Institute for the Blind

The Canadian National Institute for the Blind (CNIB) provides rehabilitation services, at no cost, to people who are blind, visually impaired and both deaf and blind to enhance their independence.

Canadian National Institute for the Blind

1929 Bayview Ave.
Toronto ON M4G 3E8
Phone: 416-486-2500
Fax: 416-480-7677
Web site: www.cnib.ca

Cancer Care Ontario

Cancer Care Ontario is the province's leader in the integration and co-ordination of cancer control services, and the Ministry of Health and Long-Term Care's principle advisor on cancer issues. The organization's work includes cancer prevention, screening, treatment, supportive care, research, education, and the development of practice guidelines. Cancer Care Ontario operates the province's regional cancer centres as well as the New Drug Funding Program, the Ontario Breast Screening Program, the Ontario Cervical Screening Program, the Ontario Cancer Genetics Network and the Ontario Cancer Registry.

Cancer Care Ontario

620 University Ave.
Toronto ON M5G 2L7
Phone: 416-971-9800
Fax: 416-971-6888
E-mail: publicaffairs@cancercare.on.ca
Web site: www.cancercare.on.ca

Heart and Stroke Foundation of Ontario

The Heart and Stroke Foundation of Ontario is a community-based volunteer organization whose mission is to reduce the risk of premature death and disability from heart disease and stroke by raising funds for research and health promotion.

Heart and Stroke Foundation of Ontario

1920 Yonge St., 4th Floor
Toronto ON M4S 3E2
Phone: 416-489-7111
Fax: 416-489-6885
Web site: ww2.heartandstroke.ca

The Huntington Society of Canada

The Huntington Society of Canada is a national network of volunteers and professionals. The goal of the Society is to find new treatments and ultimately a cure for Huntington Disease, and to improve the quality of life for people with Huntington Disease and their families.

Huntington Society of Canada

151 Frederick St., Ste. 400
Kitchener ON N2H 2M2
Toll-free: 1-800-998-7398
Phone: 519-749-7063
Fax: 519-749-8965
E-mail: info@hsc-ca.org
Web site: www.hsc-ca.org

The Kidney Foundation of Canada

The Kidney Foundation of Canada is a national volunteer organization dedicated to improving the health and quality of life of people living with kidney disease. Supported by the public, and responsive to its beneficiaries, the Foundation funds research-related clinical education, provides services for the special needs of individuals living with kidney disease, advocates for access to high quality health care, and actively promotes organ donation.

The Kidney Foundation of Canada

15 Gervais Dr., Ste. 700
Toronto ON M3C 1Y8
Toll-free: 1-800-387-4474
Phone: 416-445-0373
Fax: 416-445-7440
E-mail: mhamilton@kidneycob.on.ca
Web site: www.kidneycob.on.ca

Multiple Sclerosis Society of Canada, Ontario Division

The Multiple Sclerosis (MS) Society is committed to providing services and programs that enable those affected by multiple sclerosis to enhance their quality of life. Major service areas include information, funding and support, volunteers and staff focus on meeting the needs of persons with multiple sclerosis, and of their family members, caregivers and health professionals.

Multiple Sclerosis Society of Canada, Ontario Division

250 Bloor St. E., Ste. 1000
Toronto ON M4W 3P9
Toll-free: 1-800-268-7582
Phone: 416-922-6065
Fax: 416-922-7538
E-mail: info@mssociety.ca
Web site: www.mssociety.ca

National Aboriginal Diabetes Association

The National Aboriginal Diabetes Association (NADA) addresses diabetes amongst Aboriginal Peoples by creating networks, and opportunities for individuals, families and communities within their beliefs, traditions, and values.

National Aboriginal Diabetes Association

174 Hargrave St.
Winnipeg MB R3C 3N2
Phone: 204-927-1220
Fax: 204-927-1222
E-mail: diabetes@nada.ca
Web site: www.nada.ca

Ontario Aids Network

The hotline offers the public free, anonymous counselling services, information and community referrals. It is a source of confidential information for people who have questions on a wide range of topics around HIV/AIDS transmission and testing, sexually transmitted infections, and sexual practices.

Ontario AIDS Network

25 Adelaide St. E., Ste. 915
Toronto ON M5C 3A1
E-mail: info@ontarioaidsnetwork.on.ca
Web site: www.ontarioaidsnetwork.on.ca

AIDS and Sexual Health Hotline

Toll-free English: 1-800-668-AIDS (2437)
Open: Monday to Friday
9a.m. - 11:30 p.m.
Saturday and Sunday
11a.m. - 4p.m.
Toll-free French: 1-800-267-SIDA (7432)
Open: Monday to Friday
10a.m. - 8p.m.

The Ontario Association of Speech-Language Pathologists and Audiologists

The Ontario Association of Speech-Language Pathologists and Audiologists (OSLA) is a voluntary professional association. OSLA can provide information on various communication disorders, as well as a referral line for clients, families and caregivers who are in search of privately funded speech-language pathology and audiology services.

The Ontario Association of Speech-Language Pathologists and Audiologists

410 Jarvis St.
Toronto ON M4Y 2G6
Phone: 416-920-3676
Referrals Toll-free: 1-877-740-6009
Referrals: 416-920-0361
E-mail: mail@osla.on.ca
Web site: www.osla.on.ca

The Ontario Lung Association

The Lung Association is concerned with the prevention and control of asthma, chronic lung disease caused by smoking, and with air quality and its affect on lung health. Services include a toll-free helpline for counselling an education on asthma, chronic bronchitis and emphysema (COPD), as well as available free and low-cost resources on lung health and smoking cessation.

The Ontario Lung Association

573 King St. E., Ste. 201
Toronto ON M5A 4L3
Toll-free: 1-800-972-2636
Phone: 416-864-9911
Fax: 416-864-9916
E-mail: olalung@on.lung.ca
Web site: www.on.lung.ca

Ontario March of Dimes

The Ontario March of Dimes (OMOD) is one of the largest community-based rehabilitation organizations in Ontario, providing a wide range of services across the province to enhance the independence and community participation of people with physical disabilities. Programs and services include self-directed non-medical Attendant Care, Respite Services and Befriending®, Post Polio Services including Polio Survivors Registry, Health Care Professionals Registry, education and information conferences, Conductive Education®, and Accessibility Services including Assistive Devices and Vehicle Modification.

Ontario March of Dimes Provincial Office

10 Overlea Blvd.
Toronto ON M4H 1A4
Toll-free: 1-800-263-3463
Phone: 416-425-3463
Fax: 416-425-1920
Web site: www.dimes.on.ca

Ontario Pharmacists' Association

The Ontario Pharmacists' Association (OPA) is the voluntary professional association for pharmacists and pharmacists-in-training across the province. It facilitates optimal health care through partnership, participation, innovation, and leadership in education and communication. The OPA has partnered with the Ontario government to present seminars to seniors across Ontario on safe medications use.

Ontario Pharmacists' Association

23 Lesmill Rd., Ste. 301
Don Mills ON M3B 3P6
Phone: 416-441-0788
E-mail: mail@ontpharmacists.on.ca
Web site: www.opatoday.com

Ontario Women's Health Council

The Ontario Women's Health Council focuses on providing women with better access to the unique health care and information that they require. It was established in 1998 by the Ontario Minister of Health with the objective of improving women's health at all stages of life. The Council has produced several resources that are useful tools for consumers. These include an online

searchable database on women's health topics available at www.womenshealthcouncil.on.ca, and a Resource Inventory Database on health and community services available at www.ownn.on.ca. The information contained in these databases is also available in nine hard-copy regional resources directories: *In Our Hands: A Guide to Women's Health and Community Services*. These were produced by the Ontario Women's Health Network (see below), and can be ordered through them at 1-877-860-4545.

Ontario Women's Health Council Secretariat

800 Bay St. 2nd Floor
Toronto ON M5S 1Z8
Phone: 416-327-8348
Fax: 416-327-3200
Web site: www.womenshealthcouncil.on.ca

Ontario Women's Health Network

The Ontario Women's Health Network is a network of individuals and organizations that take action to promote women's health by linking women to relevant tools and resources, and by providing channels to voice women's health concerns.

Ontario Women's Health Network

180 Dundas St. W., Ste. 1900
Toronto ON M5G 1Z8
Phone: 416-408-4840
Fax: 416-408-2122
E-mail: OWHN@opc.on.ca
Web site: www.ownn.on.ca

Osteoporosis Society of Canada

The Osteoporosis Society of Canada, a registered charity, is the only national organization serving people who have, or are at risk for, osteoporosis. Services to individuals with osteoporosis and the public include free publications, a bilingual toll-free information line, educational programs and referrals to self-help groups and community resources.

Osteoporosis Society of Canada

33 Laird Dr.
Toronto ON M4G 3S9
Toll-free English: 1-800-463-6842
Toll-free French: 1-800-977-1778
Phone: 416-696-2663
Fax: 416-696-2673
E-mail: osc@osteoporosis.ca
Web site: www.osteoporosis.ca

Parkinson Society of Canada, Ontario Division

The Ontario Division of Parkinson Society Canada is committed to easing the burden and finding a cure through support services, education, advocacy and research. Services include information about living with Parkinson's, access to publications and conferences, referrals to support groups and community services.

Parkinson Society Canada, Ontario Division

4211 Yonge St., Ste. 316
Toronto ON M2P 2A9
Toll-free: 1-800-565-3000
Phone: 416-227-9700
Fax: 416-227-9600
E-mail: General.info@parkinson.ca
Web site: www.parkinson.ca

Regional Geriatric Programs of Ontario

Regional Geriatric Programs of Ontario (RGPs) offer a range of specialized geriatric services that access and treat functional, medical and psychosocial aspects of illness and disability in older adults who have multiple and complex needs. The RGP services five regional areas of Toronto, Kingston, Hamilton, Ottawa and London. For information about cognitive assessments, care

planning, services for seniors or contact information for a regional office, visit the RGP Web site at www.rgps.on.ca or contact a regional office nearest you:

Regional Geriatric Programs of Ontario

Toronto: 416-480-6026
Kingston: 613-544-7767
Ottawa: 613-798-5555, ext. 6186
Hamilton: 905-521-2100, ext. 74003
London: 519-685-4069

Trillium Gift of Life Network

The Trillium Gift of Life Network (TGLN) is an agency of the Ministry of Health and Long-Term Care. It was created in February 2001 by the Ontario government's *Trillium Gift of Life Network Act* to plan, promote, co-ordinate and support organ and tissue donation across the province, and to improve the system so that more lives can be saved.

Trillium Gift of Life Network

155 University Ave., Ste. 1440
Toronto ON M5H 3B7
Toll-free: 1-800-263-2833
Phone: 416-363-4001
Fax: 416-363-4002
E-mail: info@giftoflife.on.ca
Web site: www.giftoflife.on.ca

Community-Based Health Services

3.1	Community-Based Health Services	46
3.2	Community Care Access Centres	48
	In-Home Services	49
	Respite Services	49
	Adult Day Programs	49
3.3	Community-Based Health Services for Aboriginal People	50
	Aboriginal Health Access Centres	50
	Community Support Services Delivered by Aboriginal Organizations	50
	Community Support Services Delivered by the First Nations	50
	Aboriginal Diabetes Programs	51

3.1 Community-Based Health Services

Community-based services, also referred to as “home care”, “home health care”, “in-home care” or “outreach services”, help seniors and persons with physical disabilities to live independently and remain in their homes for as long as possible. These services are designed to provide visiting health services at home to people with a disability, illness or limitation due to aging who would otherwise need to go to or stay in a hospital.

There are many community support service agencies in Ontario. Service providers may be government agencies, municipalities, homes for the aged, charitable, not-for-profit groups and for-profit organizations. Support services provided might differ in each community and may include:

In-Home and Community Services – help you with day-to-day things around your home:

- Home Help/Homemaking
- Security Checks/Telephone Assurance Program
- Emergency Response Systems

- Intervention and Assistive Service
- Home Maintenance and Repair.
- Meals on Wheels
- Congregate Dining.

Community Services – helps connect you with friends or community programs:

- Adult Day Service
- Alzheimer Day Service
- Friendly Visiting
- Transportation to essential appointments
- Intergenerational Program
- Social and Recreational Services.

Health Services – get special help to you at home when ill, recovering, disabled or feeling the limits of aging:

- Personal Support Service
- Attendant Service
- Foot Care
- Alzheimer/Dementia Service Overnight Service
- Palliative Care
- Supportive Housing.

Caregiver Respite Services – help your caregivers through:

- Respite Service (In-home)
- Support and Counselling
- Training, information and education
- Volunteer Hospice Visiting Program.

The Long-Term Care Programs Branch within the Ministry of Health and Long-Term Care provides for many community-based services. These services provide quality visiting health services at home to people who would otherwise need to go to or stay longer in hospitals and assists seniors and persons with physical disabilities to live independently and remain in their own homes for as long as possible. In-home health and support services are available in your community through the Community Care Access Centres (CCAC).

A CCAC case manager will recommend the most appropriate service(s) for you based on a thorough assessment of your needs. Some of those services may be covered under the Ministry of Health and Long-Term Care, regardless of your financial situation.

You can also contact a service provider directly to retain additional services, usually at your own cost. Subsidies may be available depending upon your financial situation and the individual service provider.

For more information on community-based health services in your area, speak with your local CCAC or contact the following seniors' service provider organizations:

Ontario Association of Non-Profit Homes and Services for Seniors

The Ontario Association of Non-Profit Homes and Services for Seniors (OANHSS) can provide information on not-for-profit long-term care facilities, housing and community services for seniors.

Ontario Association of Non-Profit Homes and Services for Seniors

7050 Weston Rd., Ste. 700
Woodbridge ON L4L 8G7
Phone: 905-851-8821
Fax: 905-851-0744
Web site: www.oanhss.org

Ontario Community Support Association

The Ontario Community Support Association (OCSA) is the umbrella organization for more than 360 local health and social service agencies across Ontario.

Ontario Community Support Association

970 Lawrence Ave. W., Ste. 104
Toronto ON M6A 3B6
Toll-free: 1-800-267-6272
Phone: 416-256-3010
Fax: 416-256-3021
E-mail: ocsainfo@ocsa.on.ca
Web site: www.ocsa.on.ca

The Care Guide

"The CareGuide.com" is available online and in print, *The Care Guide*. A comprehensive directory of senior housing and care services, *The Care Guide* is a resource to help people navigate through the challenge of finding appropriate housing and care for themselves and/or their loved ones. Included are advice articles, tips, interactive needs assessment tools, as well as listings and direct links to community support and in-home care services, independent/supportive living, retirement residences, long-term care centres, assisted living, Alzheimer care providers and hospice care. Initially offered only online at www.TheCareGuide.com, *The Care Guide* is now also available, free-of-charge, as a printed guidebook.

The Care Guide

Toll-free: 1-800-975-9736

Web site: www.TheCareGuide.com

3.2 Community Care Access Centres

The Ministry of Health and Long-Term Care provides long-term care programs through their 43 Community Care Access Centres (CCAC). Community Care Access Centres help co-ordinate services for seniors, people with disabilities and

people who need health care services in the community to help them live independently in their own homes for as long as possible.

A CCAC case manager is the single point of access to information, community support services such as in-home services, respite services and adult day programs along with long-term care placement.

Case managers, in collaboration with you can determine eligibility and arrange for essential:

- visiting health and support services in your home
- services for people recovering from surgery or an acute illness
- support services to enable people with physical disabilities to live independently at home
- a variety of services that help frail older adults to remain living independently at home
- facility-based care for those who require 24-hour nursing service to meet their nursing and personal care needs (see page 66 for more information on Long-Term Care Facilities), and
- can help provide information and referrals if you wish to purchase additional services.

To find the CCAC nearest you, contact the **Seniors' INFOline**:

Toll-free: 1-888-910-1999

Phone: 416-314-7511

TTY Toll-free: 1-800-387-5559

Visit the Ministry of Health and Long-Term Care Web site at www.gov.on.ca/health and www.healthyonario.com for contact information on the CCAC in your area, or see the Directory, Appendix 3.

In-Home Services

The case manager will work with you to determine eligibility and arrange for a range of visiting health and personal support services in your home that may include nursing care, physiotherapy, occupational therapy, speech-language therapy, palliative care, dietetic services, social work, personal support services such as bathing and dressing, and homemaking such as meal preparation and feeding.

You can receive in-home services if:

- you are an Ontario resident and have a valid Ontario Health Card, and
- adequate treatment can be provided at home, and
- your needs cannot be met as a hospital outpatient.

If it is determined that you are not eligible for a program or service, the CCAC staff will help you explore other options.

Respite Services

Respite services allow a caregiver to take a break from the challenging responsibilities of assisting and supporting an aging parent or other family members. Respite care may be offered as an in-home or out-of-home service. See your CCAC case manager for further information about respite services.

Adult Day Programs

Adult Day Programs provide supervised individual programming in a group setting to help adults achieve and maintain their maximum level of functioning to avoid premature and inappropriate institutionalization, and to provide respite and information for caregivers. Components of the service include planned social, recreational and physical activities, meals, transportation (if required), personal support/attendant care and minor health services (e.g. monitoring medication).

Some Adult Day Programs have a specific mandate to serve only individuals with an acquired brain injury, Alzheimer Disease and other progressive cognitive disorders and dementias, or the frail elderly. Other programs provide integrated service for all of those. See your CCAC case manager for further information about adult day programs.

3.3 Community-Based Health Services for Aboriginal People

First Nations, Aboriginal and Métis people can access long-term care services through the Community Care Access Centres (CCAC) and/or community support service agencies such as Aboriginal Health Access Centres as well as through some Aboriginal organizations.

Aboriginal Health Access Centres

Aboriginal Health Access Centres offer culturally appropriate primary care to Aboriginal families across the province. Programs may include pre- and post-natal care, nutrition, health education, disease prevention, counselling, and traditional healing.

For list of Aboriginal Health Access Centres, see the Directory, Appendix 3.

Community Support Services Delivered by Aboriginal Organizations

The Ministry of Health and Long-Term Care funds some Ontario Aboriginal organizations and agencies to provide long-term care community

support services to Aboriginal people who reside off reserves and to Métis people. Support services are offered through different sites and locations across the province. For example, the Ontario Federation of Indian Friendship Centres co-ordinates the delivery of a range of long-term care community support services through its 26-member Friendship Centres located across the province. The Métis Nation of Ontario delivers community support services through 12 sites located across the province.

Community Support Services Delivered by the First Nations

The First Nations manage and deliver various health and social services on behalf of their members including community long-term care and facility services in their communities. The range and type of services available varies from community to community.

Some First Nations communities and organizations are directly funded by the Ministry of Health and Long-Term Care to deliver long-term care services to their communities. While homemaking services are the most common, some receive provincial funding to provide community support services (meal programs, friendly visiting, security checks) and in a few cases professional health services.

Aboriginal Diabetes Programs

Aboriginal communities and organizations offer a range of culturally and linguistically appropriate programs emphasizing health education, early intervention and the prevention of complications.

The **Southern Ontario Aboriginal Diabetes Initiative** (SOADI) offers outreach services by five regional workers. For the program nearest you, contact the SOADI main office 905-938-2915.

The **Ontario Federation of Indian Friendship Centres** (OFIFC) offers diabetes education services through the health outreach, life-long care and pre-natal programs of its 29-member locations. For the location of your nearest Friendship Centre, contact the OFIFC central office at 416-956-7575. Web site: www.ofifc.org

The **Ontario Métis Aboriginal Association** (OMAA) provides diabetes prevention education in partnership with the Dryden Diabetes Education Centre Healing Trails Program. Programming is offered in Red Lake, Wabigoon, Thunder Bay, Timmins, Cochrane, Chapleau, Sault Ste. Marie, Wawa, Iron Bridge, Sudbury, Windsor, Bancroft and Renfrew. Toll free: 1-888-935-1460. Web site: www.oma.org

Diabetes programming is provided by First Nations communities across Ontario:

The Anishinabek Health Commission of the Union of Ontario Indians delivers programs to 43 First Nations.

Phone: 705-657-9383

Web site: www.anishinabek.ca/health

Grand Council Treaty #3 offers prevention and education programs to 24 First Nations communities.

Toll-free: 1-800-665-3384

Web site: www.treaty3.ca

The Nishnawbe Aski Nation delivers programming to 48 First Nations.

Phone: 807-623-8228

Web site: www.nan.on.ca

The Association of Iroquois and Allied Indians serves eight affiliated communities.

Phone: 519-434-2761

Web site: www.ai.ai.on.ca

4.1	Staying in Your Home	54
	Home Owner Assistance	54
	Home Safety	54
4.2	Housing Choices for Seniors	55
	Types of Housing Options	56
	Adult Lifestyle/Retirement Communities	56
	Life Lease Housing	56
	Retirement Homes	57
	Retirement Home Tenancies	57
	Care Home Information Package	58
	Retirement Home Services	59
	Complaints Response and Information Service	60
	Social Housing for Seniors	60
	Co-operative Housing	61
	Supportive Housing	61
4.3	Landlord and Tenant Relations	62
	The Tenant Protection Act	62
	Ontario Rental Housing Tribunal	62
	Property Standards Enforcement For Tenants	63

4.1 Staying in Your Home

Housing needs change over the course of a lifetime. Many seniors can continue to live at home today with the help of some visiting health and support services and by making specific adaptations to their homes. Contact the case manager in your local Community Care Access Centre to help arrange appropriate care services. For more information, see Community Care Access Centres, page 48.

Home Owner Assistance

As Canada's national housing agency, Canada Mortgage and Housing Corporation (CMHC) has been helping Canadians improve their housing and living conditions for more than 50 years.

For seniors who want to continue to live independently and improve safety in their homes, CMHC offers these programs:

- *The Home Adaptation for Seniors' Independence Program* helps homeowners and landlords pay for minor home adaptations (e.g. handrails, grab bars) that will allow low-income seniors to stay longer in their own homes.

- *The Emergency Repair Program* helps low-income homeowners or occupants in rural and remote areas for emergency repairs to keep their homes safe.
- *The Residential Rehabilitation Assistance Program* helps low-income homeowners, or landlords of units occupied by low-income households, pay for repairs to bring their properties up to minimum health and safety standards and/or to modify their homes to make them accessible to disabled persons.

For more information on a specific program and/or eligibility requirements, call 1-800-668-2642 or visit www.cmhc.ca

Home Safety

The Canadian Mortgage and Housing Corporation also provides information about home safety issues. Call 1-800-668-2642 to order any of the following publications or go to www.cmhc.ca and click on "Individual Consumer" in the menu on the left, then on "Seniors":

Maintaining Seniors, Independence Through Home Adaptations: A Self-Assessment Guide – Use this step-by-step guide to examine your home and identify the adaptations best for you.

Maintaining Seniors' Independence Through Home Adaptations – This videotape describes how you can adapt your home to carry out your daily activities in comfort and safety (\$10.95).

Maintaining Seniors' Independence: A Guide to Home Adaptation – This booklet explains how to work with an occupational therapist, a home designer and a building contractor to adapt your home for safety, security, comfort and independence.

At Home with Alzheimer's Disease: Useful Adaptations to the Home Environment – This booklet describes how to adapt a home for people with Alzheimer's Disease.

How to Lock Out Crime: Protecting Your Home Against Burglary – This booklet will help you increase the safety and security of your home (\$9.95).

Safe at Home – This booklet describes the community services that can help you feel safe at home.

4.2 Housing Choices for Seniors

If you find your house or apartment is using too much of your energy and has become more than you can cope with, you may want to consider a move. Seniors who are able to live independently have a number of housing options to choose from, which may include health and support services (if needed).

Independent housing options include:

- independent living (such as your own home, condominium, apartment or housing co-operative) with the assistance of a community-based health service. For more information, see Community-Based Health Services, page 46
- adult lifestyle/retirement communities
- retirement homes
- social housing for seniors
- supportive housing.

A senior who is no longer able to live independently in his or her own home, who requires more support than is typically offered in a supportive living environment, or who is at risk in his or her current home, may require placement in a long-term care facility. For more information, see Long-Term Care Facilities, page 66.

If you are having difficulties determining what option might be best for you or your family member, one of the professionals listed below can help:

- a case manager in your local Community Care Access Centre
For more information, see Community Care Access Centres, page 48.
- a social worker in a geriatric centre or in a family counselling agency
- a community health nurse, or
- a hospital social worker or a discharge planning co-ordinator in your local hospital.

You may find it helpful to refer to TheCareGuide.com's Assessment Centre to help find the right housing and/or care alternatives. For more information, see "The Care Guide", page 48.

Types of Housing Options

This list describes some of the most common housing options available. There may be others that are not reflected here.

Adult Lifestyle/ Retirement Communities

Adult Lifestyle/Retirement Communities provide independent living residences for retiree's or semi-retiree's in a vibrant community of well seniors. Residences may include bungalows, townhomes, small homes or condominiums providing the benefits of home ownership with on-site recreational and community activities. Amenities may include 24-hour security, social interaction with peers along with leisure and recreational activities. Ownership in an adult lifestyle community may range from simple ownership, to condominium style, land lease and life lease options. Your local real estate agent can provide you with information on an adult lifestyle/retirement community in your area.

Life Lease Housing

Life lease is a form of housing tenure generally developed for seniors, which is similar in appearance to a condominium. Typically, life lease housing is operated by non-profit or charitable institutions. A tenant is granted the right to occupy a dwelling unit in return for an up-front payment and monthly maintenance fee payment.

The Ministry of Municipal Affairs and Housing has undertaken research regarding life lease housing in Ontario. If you are considering this

option contact the **Ministry of Municipal Affairs and Housing, Market Housing Branch**, at 416-585-6289.

Retirement Homes

Retirement homes are private businesses that sell to consumers various combinations of accommodation, support services and personal care.

Retirement homes are nearly all for-profit facilities, and care and support services in these settings are neither funded nor regulated by the provincial government. Unlike long-term care facilities, the government does not subsidize retirement homes. You are responsible for the entire cost of both your accommodation and care services. Retirement home accommodation rates, however, are subject to rent control.

Retirement residences vary widely in terms of care and services provided, amenities offered, types of accommodation (from shared rooms to large apartments), staffing patterns and physical structures (from converted houses to high-rise buildings). Prices vary widely in accordance with the type of accommodation and range of services selected.

Retirement Home Tenancies

Retirement home accommodation is regulated only as tenancies under the *Tenant Protection Act (TPA)*. This accommodation is known as “care homes” under that legislation. The same rules that apply to any type of tenancy also apply to retirement home tenancies with some additional requirements. The TPA deals with residential tenancy issues but not standards of care. The TPA contains some special rules about retirement homes, in addition to protection against unfair evictions, rent increases for accommodation, and poor maintenance. For more information on the TPA, see page 62.

All retirement homes are required to provide tenants with written tenancy agreements setting out:

- the amount of the rent, not including the costs of services and meals, and when you must pay the rent (usually monthly or weekly)
- a list of all the care services and meals that you must pay for, if any, and the cost of each
- the length of time the agreement is for and a statement that you have the right to discuss the agreement with anyone before signing it and that you can cancel it within five days of signing it.

The tenancy agreement may also include other agreements between you and your landlord that are permitted by the *Tenant Protection Act*. Residents may leave any retirement home given that they provide 30-days written notification of their exit date to the retirement home. No long-term leases are required.

In addition to accommodation, retirement homes provide a wide range of care and support services. Care in these settings is neither funded nor regulated by the provincial government. However, in addition to the tenancy legislation described above, the province does regulate other aspects of retirement homes in the same fashion as it regulates other facilities that provide accommodation and food. For example, the *Ontario Building Fire Code* and the *Health Promotion and Protection Act* (HPPA) apply to retirement homes just as they apply to restaurants, hotels, homes for the aged and nursing homes.

Under the HPPA, Public Health Units (Medical Officers of Health) enforce Mandatory Health Program and Services Guidelines. These standards apply in a wide range of settings, including retirement homes, and are enforced whether or not a local municipality has passed any by-laws pertaining to care in retirement homes. These guidelines apply only to safe meal preparation, sanitation and water quality in retirement homes, not care. Municipalities are free to pass by-laws regulating care in local retirement homes and a small number have done so.

Care Home Information Package

All retirement homes must provide you with a Care Home Information Package (CHIP) before you sign the tenancy agreement. You should review the CHIP carefully as it contains important information about the services and the staffing in the retirement home. The CHIP must contain:

- a list of the different types of accommodation provided and the alternative packages of care services and meals available as part of the total charges
- charges for the different types of accommodation and for the alternative packages of care services and meals
- minimum staffing levels and qualifications of staff
- details of emergency response system, if any, or a statement that there is no emergency response system
- a list of, and fee schedule, for the additional services and meals available from the landlord on a user-pay basis, and
- internal procedures, if any, for dealing with complaints, including a statement as to whether tenants have any right to appeal an initial decision, or a statement that there is no internal procedure for dealing with complaints.

Retirement Home Services

Most retirement homes provide accommodation, meals, social/recreational programs, 24-hour supervision, laundry and house-keeping services and some level of care and support services such as assistance with the activities of daily living, or assistance with medications. Additional nursing and personal care services may be available at an additional cost. Tenants may also qualify for services funded by the Ministry of Health and Long-Term Care through Community Care Access Centres (see page 48) (e.g. visiting nurses or therapists).

Typically, retirement homes offer a package of accommodation and services. A survey done in 2001 showed the average rate of private accommodation in Ontario to be \$2,005/month but some rates can exceed \$5,000/month. Semi-private accommodations average \$1,373/month. Retirement homes may offer you the flexibility to opt in or out of specific services and you may be able to purchase services and supports not included in your basic package.

Anyone can apply to a retirement home; you do not need to provide medical evidence that you need care as part of the application process. The home, however, may assess your needs to ensure that you do not need more support than it can provide.

For information about retirement homes in your community, consult the following resources:

Ontario Residential Care Association

The Ontario Residential Care Association (ORCA) is a voluntary, non-profit organization that sets standards and inspects retirement residences in Ontario. All ORCA member homes must pass and maintain ORCA's standards as a condition of membership. ORCA also offers a directory of its accredited retirement homes. Call ORCA for a free copy of this directory.

Ontario Residential Care Association

2155 Leanne Blvd., Ste. 118
Mississauga ON L5K 2K8
Toll-free: 1-800-361-7254
Phone: 905-403-0500
Fax: 905-403-0502
E-mail: info@orca-homes.com
Web site: www.orca-homes.com

Ontario Association of Non-Profit Homes and Services for Seniors

Ontario Association of Non-Profit Homes and Services for Seniors (OANHSS) can provide information on not-for-profit long-term care facilities, housing and community services for seniors.

Ontario Association of Non-Profit Homes and Services for Seniors

7050 Weston Rd., Ste. 700
Woodbridge ON L4L 8G7
Phone: 905-851-8821
Fax: 905-851-0744
Web site: www.oanhss.org

Your local CCAC may also be helpful in providing a list of retirement homes in your community.

Complaints Response and Information Service

Anyone in Ontario, including seniors, their families and retirement home residents, can call the 1-800 Retirement Home Complaints Response and Information Service, free of charge, to get help resolving retirement home complaints or to obtain information about the services and options available to them. The service is sponsored by ORCA and applies to all retirement residences in the province, not just ORCA member homes.

The toll-free line is staffed, five days a week from 9 a.m. - 5 p.m. with message-taking during the evenings and on weekends.

Callers can get help with:

- understanding the difference between a retirement home, nursing home, home for the aged, and other housing options available to seniors

- how to decide what housing option is best for you
- what to look for in a retirement residence
- what housing options are available in your community
- the services and level of care provided in different settings
- information on local and provincial regulations governing retirement homes
- help resolving problems encountered with any retirement homes in Ontario.

For more information about the Complaints Response and Information Service:

Toll-free: 1-800-361-7254
Web site: www.orca-homes.com

Your local CCAC may also be helpful in providing a list of retirement homes in your community.

Social Housing for Seniors

Social housing is affordable housing available for seniors, as well as for families and single people, with low to moderate income. The owner of this type of housing may include private landlords with rent supplement units, municipalities who own public housing or non-profit/co-operative corporations who own housing projects. They receive a subsidy from the municipality or a cost-shared subsidy from the federal government to provide rent geared-to-income units (RGI units).

Municipal governments are now responsible for funding and administering all social housing. The Consolidated Municipal Service Managers have this responsibility. There are 47 Consolidated Municipal Service Managers across the province.

Contact your local municipal offices to find out how to apply for social housing in your community. See Directory, Appendix 3 for a list of the Social Housing Co-ordinated Access Centres across Ontario on page 215.

Co-operative Housing

A housing co-operative is a legal association formed for the purpose of providing homes to its members on a continuing basis. A co-op is different from other housing associations in its ownership structure and its commitment to co-operative principles.

Many housing co-ops have listings in the Yellow Pages of the phone book. Local housing agencies, information centres or federations of housing co-operatives may have the names of co-ops in your area. In many Ontario centres, you can also find information about housing co-ops through Co-ordinated Access Centres, which report to the municipal level of government. (See the Directory, Appendix 3).

For further information, contact the **Ontario Regional Office of the Co-operative Housing Federation of Canada at:**

2 Berkeley St., Ste. 207
Toronto ON M5A 4J5
Toll-free: 1-800-268-2537
Phone: 416-366-1711
Fax: 416-366-3876
E-mail: info@chfc.ca
Web site: www.chfc.ca

The Canada Mortgage and Housing Corporation (CMHC) administers eight co-operative housing projects for seniors in Ontario. For more information, contact your local CMHC branch or call 1-800-668-2642. Or visit the Web site at www.cmhc.ca

Supportive Housing

Supportive housing programs provide on-site personal support services for seniors living as tenants in designated residential buildings such as a seniors' building. Supportive housing programs are designed to help people to live independently in their own apartments. Services include personal support/attendant services, essential homemaking services, and staff available 24-hours a day to handle regular scheduled care and emergency needs.

Most supportive housing programs are operated by not-for-profit organizations and the provision of support services is funded through the Ministry of Health and Long-Term

Care. As such, there may be no charge for the personal support/attendant and essential homemaking services. However, tenants are responsible for their own rent, food and clothing. For the housing component of the service, there is generally a tenant-landlord relationship where-in the tenant is expected to pay rent based on their income as well as other usual costs of living in the community.

Supportive housing may be connected with an apartment building, condominium or small- to large-scale housing projects. For more information on this type of housing in your community, speak with your local Community Care Access Centre (CCAC) or contact the following seniors' service provider organizations:

**Ontario Association of
Non-Profit Homes and Services
for Seniors (OANHSS)**

7050 Weston Rd., Ste. 700
Woodbridge ON L4L 8G7
Phone: 905-851-8821
Fax: 905-851-0744
Web site: www.oanhss.org

**Ontario Community Support
Association (OCSA)**

970 Lawrence Ave. W., Ste. 104
Toronto ON M6A 3B6
Toll-free: 1-800-267-6272
Phone: 416-256-3010
Fax: 416-256-3021
E-mail: ocsainfo@ocsa.on.ca
Web site: www.ocsa.on.ca

4.3 Landlord and Tenant Relations

The Tenant Protection Act

The Tenant Protection Act governs landlord and tenant relationships across Ontario. It protects residential tenants against unfair evictions, rent increases and poor maintenance, and contains strong anti-harassment rules.

Ontario Rental Housing Tribunal

The Ontario Rental Housing Tribunal is an independent agency responsible for resolving landlord and tenant disputes through mediation and adjudication.

The Tribunal processes all applications filed under the *Tenant Protection Act* and issues orders to resolve landlord-tenant disputes. It also provides information to landlords and tenants concerning their rights and obligations under the Act.

Tenants should note that if their landlord serves them with an application to evict them, under the *Tenant Protection Act*, they have only five days to file their dispute.

Information for landlords and tenants is distributed by the Tribunal through 17 local offices, a toll-free public inquiry telephone service, at 1-888-332-3234 and the Web site www.orht.gov.on.ca

Property Standards Enforcement for Tenants

The *Tenant Protection Act* requires landlords to keep their buildings and rental units in a good state of repair and ensure that all health, safety and maintenance standards are met. If a landlord does not meet the required standards of maintenance, a tenant may file an application with the Ontario Rental Housing Tribunal for an order either granting an abatement of rent, authorizing repair and charging costs to the landlord, or requiring the landlord to carry out the repair within a certain time frame.

The *Tenant Protection Act* has also enhanced the powers of municipalities to enforce maintenance standards and strengthened penalties against landlords who persistently fail to comply with them. Tenants with concerns about the quality of maintenance in their rental units or complex should contact their municipal property standards office and request that an inspection be undertaken.

The telephone number for your local property standards office can be found in the Blue Pages of your telephone book under the keyword "By-law Enforcement".

Tenants residing in areas without municipal maintenance standards may contact the Ministry of Municipal Affairs and Housing, Maintenance and Investigations Unit at 1-800-387-4451. If an inspector finds that repairs are needed, a work order can be issued, listing the repairs the landlord is required to complete.

Care Facilities

5.1	Long-Term Care Facilities	66
	Eligibility and Access to Long-Term Care Facilities	66
	Accommodation Rates	67
	Services in Long-Term Care Facilities	67
	Short Stay/Respite Beds	68
	Residents' Bill of Rights	68
	Complaints	69
	Residents' Councils	69
	The Waiting List	70
	A Transfer is Possible	70
	Long-Term Care Facilities Located in First Nations Communities	70
5.2	Chronic Care	71

5.1 Long-Term Care Facilities

Long-term care facilities take care of people who are no longer able to live independently in their own homes even with the range of community supports available in Ontario. Long-term care facilities are designed for people who require on-site 24-hour nursing services, daily personal assistance, or are at risk in their current homes.

Long-term care facilities are provincially funded and regulated. They are sometimes known by their historic terms: nursing homes, municipal homes for the aged and charitable homes for the aged.

- Nursing homes are licensed by the province and are subject to the provisions of the *Nursing Homes Act*. They may be operated by non-profit or for-profit operators, which include single owner operations and chain operations with multiple homes. About 90 percent of nursing homes are operated by for-profit operators.
- All homes for the aged are non-profit. All municipalities are required by legislation to operate a municipal home for the aged

under the *Homes for the Aged and Rest Homes Act*. Larger municipalities often operate more than one home.

- Charitable homes for the aged are operated by non-profit organizations under the *Charitable Institutions Act*. All long-term care facilities are subject to the same provincial standards with respect to care and services and resident fees.

Eligibility and Access to Long-Term Care Facilities

A Community Care Access Centre (CCAC) case manager determines eligibility for admission to a long-term care facility. The CCAC also determines priority for admission and manages the waiting lists for facilities.

Generally, applicants must be 18 years of age or over, have a valid Ontario Health Card and require on-site 24-hour nursing care, plus assistance with activities of daily living or on-site supervision/monitoring throughout the day to ensure their safety or well being.

It must be shown that the applicant's care requirements can best be met in a long-term care facility and that none of the publicly funded community-based services or other

caregiving, support or companionship arrangements available to the applicant are sufficient, in any combination, to meet his or her requirements. If the person does not meet eligibility requirements for a long-term care facility, the case manager can provide information about other available options.

Your local CCAC is the first place to learn more about eligibility requirements and how to access long-term care facilities. Staff at the CCAC will discuss options available and help you find accommodation in a long-term care facility, if needed. For more information about CCACs and how to find the CCAC nearest you, see page 48.

You can also view a list of long-term care facilities in your community from the Ministry of Health and Long-Term Care's "Long-Term Care Redevelopment Project" Web site www.2ontario.com/moh/health_picklist.asp and www.healthyontrio.com

Accommodation Rates

All nursing and personal care services are paid by the Ontario Government. Residents pay for their accommodation costs (a needs test often based on their income). The maximum amount that residents can be charged for accommodation is determined by the province and set out in regulations. Accommodation rates are generally set each July 1 by the Ministry of

Health and Long-Term Care.

People who cannot pay the full basic accommodation rate (previously known as ward accommodation) can apply to the Ministry of Health and Long-Term Care for a rate reduction. People in preferred accommodation (semi-private and private rooms) must pay the full rate for basic accommodation plus a premium for the semi-private or private room. There is no rate reduction for people in preferred accommodation.

Residents may choose to purchase additional services beyond what long-term care facilities are required to provide (e.g. cable television, personal telephone, and hairdressing/barbering). All such charges must be agreed to by the resident in advance. A facility may not charge a resident for these services without the resident's agreement in writing.

Services in Long-Term Care Facilities

Long-term care facilities provide health services for people who can no longer live independently in their own homes and who need nursing and/or personal care 24-hours a day. These facilities are designed with a home-like environment where each resident can feel safe, comfortable, and well cared for in a private, semi-private or

basic room. Healthy living, activities and socialization with appropriate nursing care on-site are common features in all long-term care facilities.

Long-term care facilities are funded specifically to provide nursing and personal care and promote quality of life and independence through the provision of recreational activities, therapy services, counselling, spiritual care and other programs. Long-term care facilities employ registered nurses, registered practical nurses and personal support workers/health care aides, program staff, housekeeping and maintenance staff. All meals are provided including therapeutic and texture modified diets if necessary. Every long-term care facility must employ the services of a dietician.

Short Stay/Respite Beds

Some long-term care facilities may offer short-stay programs providing respite or supportive care. A short-stay bed may be used on a temporary basis if a person requires a short-term admission as a result of a crisis. Short-stay programs are also targeted to those individuals who may require or benefit from a short stay in a long-term care facility or whose caregiver may need relief for a short period. All users of short stay/respite beds are expected to return to their home in the community within a specified period of time.

Residents' Bill of Rights

All three Acts that regulate long-term care facilities (*Nursing Homes Act, Homes for the Aged and Rest Homes Act* and the *Charitable Institutions Act*) include a *Residents' Bill of Rights*. The *Residents' Bill of Rights* spells out in detail residents' rights and the responsibilities of the facility to fully respect, promote and support these rights, as well as residents' autonomy and decision-making. Every resident has the right to be treated with courtesy and respect, in a way that fully recognizes the resident's dignity and individuality and to be free from mental and physical abuse. Residents must also be given the opportunity and support to establish and maintain an organized residents' council. For more information, see *Residents' Councils*, page 69.

Long-term care facilities are required to post the *Residents' Bill of Rights* in both English and French, in large print and in locations in the facility that are easily accessible to residents or their substitute decision-maker. On admission, each resident or substitute decision-maker receives a copy of the Bill of Rights and the processes for obtaining information, raising concerns, lodging complaints or recommending changes regarding the facility and its services (without fear of restraint, interference, coercion, discrimination or reprisal).

The long-term care facilities are expected to establish policies regarding the promotion of residents' rights, what constitutes resident abuse, how to prevent abuse, and actions to be taken in all instances of alleged abuse. Where abuse has been confirmed, the long-term care facilities are expected to make resources available to assist the abused resident and the person responsible for the abuse.

Complaints

Even if you have participated in choosing your new home, some adjusting and compromising may be necessary as you settle in. If a problem arises, it is best if you and/or your family/substitute decision-maker solve it before it becomes a crisis. Always try to discuss your concern first with the person in charge of the service about which you have a complaint. The administrator of the facility is the person to see if this action is not effective in resolving your problem or if you have other concerns or needs that may arise after you move in.

If you are living in a long-term care facility and you cannot reach a resolution with the administration, you can raise your concerns with the local office of the Ministry of Health and Long-Term Care. The ministry employs

a group of staff specifically to monitor long-term care facilities and investigate resident complaints. You can obtain the number for your local office by calling the Seniors' INFOline at 1-888-910-1999.

Residents' Councils

Long-term care facilities are required (when requested by the resident population) to have active councils or committees. Every resident has the opportunity to participate on residents' councils, and thus have an influence on the quality of life in the home. The purpose is to encourage an exchange of ideas, suggestions and concerns regarding all aspects of care and activities in the home to enhance relations with staff and volunteers.

For more information on residents' councils, contact:

**Ontario Association of
Residents' Councils**

351 Christie St.
Toronto ON M6G 3C3
Phone: 416-535-3718
E-mail: oarc@idirect.com

The Waiting List

Community Care Access Centres (CCAC) manage admissions to all long-term care facilities including determining priorities for admission and managing the waiting lists for long-term care facility admissions.

Persons most in need of a long-term care facility are placed first. If you are interested in entering a long-term care facility, contact the CCAC in your area for assistance. See the Directory, Appendix 3, for the CCAC in your area.

A Transfer is Possible

It may happen that you find yourself in a facility that does not match your expectations or preferences, and you may wish to transfer to another facility. You are entitled to apply for a transfer to another long-term care facility. To explore this possibility, please call the CCAC in your area (see the Directory, Appendix 3).

Long-Term Care Facilities Located in First Nations Communities

There are three long-term care facilities located in First Nations communities:

Wikwemikong Nursing Home

2281 Wikwemikong Way
PO Box 114
Wikwemikong ON P0P 2J0
Phone: 705-859-3107

Iroquois Lodge Nursing Home

Chiefswood Rd.
PO Box 309
Ohsweken ON N0A 1M0
Phone: 519-445-2224

Tsi Ion Kwa Nonh So: Te

Cornwall Island, I.R.
RR #3
Cornwall ON K6H 5R7
Phone: 613-932-1409

5.2 Chronic Care

Chronic Care is provided in hospitals for people who cannot be treated at home or in long-term care facilities. Patients may require immediate access to a physician due to an unstable physical condition, require treatment for a progressive illness such as Alzheimer Disease or access to specialized care such as palliative care or tube feeding. Residents are charged a co-payment set by the Ministry of Health and Long-Term Care in a fashion similar to that of the long-term care facilities. For more information, see Chronic Care, Co-payment Rate, page 34.

For more information about the referral process, see your physician or a CCAC case manager (see Directory, Appendix 3, for the CCAC nearest you).

6.1	Old Age Security and Canada Pension Plan	75
	General Information and Contacts	75
	Old Age Security	75
	Basic Old Age Security	75
	Income Supplements for Seniors	76
	Guaranteed Income Supplement	76
	Allowance and Allowance for the Survivor	76
	Canada Pension Plan	77
	Retirement Pension	78
	Disability Benefits	78
	Survivor Benefits	78
	Pension Sharing	79
	Child Rearing Drop-out Provision	79
	Credit Splitting	79
	Information for Common-Law Partners	80
	Direct Deposit	80
	International Social Security Agreements	80
	Canadian Government Annuities	81
 6.2	 Guaranteed Annual Income System (GAINS)	 81
	Eligibility	81
	How the Program Works	82
	Method of GAINS Payment	82
	Amount of GAINS Payment	82
 6.3	 Private Pensions, Savings and Retirement Planning	 83
	Canadian Association of Financial Planners	83
	Canadian Association of Insurance and Financial Advisors	83
	Canadian Bankers Association	83
	Canadian Life and Health Insurance Association	84

Canada Savings Bonds and Canada Premium Bonds	84
Ontario Savings Bonds	84
Investor Learning Centre	84
Office of the Superintendent of Financial Institutions	85
Online Life Event Bundle "Getting Ready to Retire"	85
6.4 Financial Services	85
Financial Services Commission of Ontario	85
Ontario Securities Commission	86
Debt Management and Credit Counselling	86
Online Life Event Bundle "Managing Your Debt"	87
6.5 Taxes	87
Property Taxes	87
Ontario Tax Credits and Refunds	87
Property and Sales Tax Credits	88
Property Tax Relief for Residences Built or Modified to Accommodate Seniors or Persons with Disabilities	88
Transportation for People with Physical Disabilities	89
Exempt Items for People with Physical Disabilities	89
Income Taxes	90
How to Reach the Canada Customs and Revenue Agency	90
Preparing Your Tax Return	90
Sending in Your Tax Return	91
Help with Taxes	91

6.1 Old Age Security and Canada Pension Plan

General Information and Contacts

To get information about any benefit under the Old Age Security (OAS) program or Canada Pension Plan (CPP), contact Human Resources Development Canada (HRDC) at the number below. Please have ready either the number that appears on your OAS or CPP payment, your Social Insurance Number (SIN), or the number on your Old Age Security Card.

Toll-free English: 1-800-277-9914

Toll-free French: 1-800-277-9915

TTY Toll-free: 1-800-255-4786

E-mail: isp-psr.mail_poste@hrdc-drhc.gc.ca

Web site: www.hrdc-drhc.gc.ca/isp

Old Age Security

Old Age Security provides a modest pension at age 65 if you have lived in Canada for at least 10 years.

If you are a low-income senior, you may be eligible for other benefits as early as age 60.

Basic Old Age Security

To qualify for the basic Old Age Security (OAS) pension, you must :

- be 65 years of age or over, and
- be a Canadian citizen or a legal resident of Canada on the day before the application is approved, and
- have lived in Canada at least 10 years after reaching age 18.

If you don't live in Canada, you must have been a Canadian citizen or legal resident of Canada on the day before the date you left Canada and have lived in Canada at least 20 years after age 18.

You do not have to be retired to receive the basic OAS pension, but you must apply to get it. The OAS basic pension is taxable income.

Income Supplements for Seniors

There are benefits available to seniors living in Canada who have a low or modest income. On top of the basic Old Age Security, low or modest income seniors may also be entitled to the Guaranteed Income Supplement (GIS). In addition a spouse or common-law partner between the ages of 60 to 64 of a GIS recipient, may be entitled to the "Allowance" or to the "Allowance for the Survivor".

Guaranteed Income Supplement

The Guaranteed Income Supplement (GIS) provides additional money on top of the Old Age Security (OAS) Pension to low-income seniors living in Canada. If you have little or no income besides your OAS basic pension, you may be able to get a monthly Guaranteed Income Supplement (GIS). The amount of this extra payment is based on your annual income, or the combined annual income of you and your spouse or common-law partner.

You must apply for this benefit and renew it each year, either automatically by filing an income tax return by April 30 each year, or by filling out a renewal form. The GIS benefit is not taxable income, although it is included in the calculation of net income, which is used in determining eligibility for a number of income-tested benefits.

Allowance and Allowance for the Survivor

The monthly Allowance is based on your income and that of your spouse/common-law partner. The Allowance for the Survivor is based solely on the survivor's income. It is designed to recognize the difficult circumstances faced by many survivors and by couples living on a single pension.

To qualify for the Allowance, you must:

- be between 60 and 64 years of age, and
- be a Canadian citizen or a legal resident of Canada on the day before the application is approved, and
- have lived in Canada at least 10 years after reaching age 18.

To qualify for the Allowance for the Survivor, you must:

- meet the criteria for the Allowance, and
- be a widowed person.

You must renew the Allowance or Allowance for the Survivor each year, either automatically by filing an income tax return by April 30, or by filling out a renewal form. The Allowance and the Allowance for the Survivor benefits are not taxable income.

The Allowance stops when:

- the client reaches age 65
- the client dies
- the spouse of the Allowance recipient ceases to be eligible for GIS
- the client becomes voluntarily separated or divorced
- either spouse has been absent from Canada for a period of more than six months, excluding the month of departure.

The Allowance for the Survivor stops when:

- the client reaches age 65
- the client dies
- the client ceases to be a widowed person (remarries or cohabits in a conjugal relationship for one year)
- the client has been absent from Canada for a period of more than six months, excluding the month of departure.

For more information on the Old Age Security Program, contact Human Resources Development Canada (see page 75).

Canada Pension Plan

The Canada Pension Plan (CPP) is a contributory, earnings-related social insurance program. It ensures a measure of protection to a contributor and his or her family against the loss of income due to retirement, disability and death.

With very few exceptions, every person in Canada over the age of 18 earning a wage or salary must pay into the CPP. You and your employer each pay half of the contributions. If you are self-employed, you pay both portions. The CPP is also portable, so that even if you move from one job to another, you continue to contribute to the CPP and build up future credits.

You do not make contributions if you are receiving a CPP disability or retirement pension. At age 70, you stop contributing even if you have not stopped working.

The CPP operates throughout Canada, although the province of Quebec has its own similar program, the Quebec Pension Plan (QPP). The CPP and the QPP work together to ensure that all contributors are protected.

The CPP pays retirement pensions, survivor benefits, children's benefits, disability benefits and a lump-sum death benefit. You must apply for all CPP benefits. They are not sent automatically. It is important to note that all CPP benefits are taxable income and must be declared on your

income tax form each year. Taxes on CPP benefits are not deducted at the source (federal government) unless you request monthly tax deductions.

Retirement Pension

Your CPP retirement pension is designed to replace about 25 percent of the earnings on which you paid into the plan. The actual amount you receive is based on how much and for how long you contributed to the Plan, as well as the age at which you choose to begin receiving the pension: age 60 at the earliest, or age 70 at the latest.

As a rule, you begin receiving your CPP pension the month after your 65th birthday. If you choose to take it before then, the amount would be smaller; if you take it after, larger—by 0.5 percent per month started before or after your 65th birthday (or 6 percent per year). That adjustment is permanent: if you choose to start your CPP retirement pension early, it will not be recalculated once you reach 65.

In order to take your CPP retirement pension before age 65, you must stop work or work for earnings below a specified level of income for a period of time. Those aged 65 or more are exempt from this requirement. Once you begin receiving your CPP pension, you can work as much as you want without affecting your pension payment. However, you cannot contribute anything further to CPP on those earnings.

Disability Benefits

To receive a CPP disability benefit, a contributor must apply in writing and:

- have made sufficient contributions to the plan
- must be disabled according to the terms of the CPP legislation
- be under age 65, and
- not be in receipt of the CPP retirement pension.

Survivor Benefits

The CPP death benefit is a one-time, lump-sum payment made to the deceased contributor's estate. If there is no estate, then the person responsible for the funeral expenses, the surviving spouse or common-law partner or the next of kin may be eligible to receive this payment, in that order.

The CPP survivor's pension is paid to the person who, at the time of death, is the legal spouse or common-law partner of the deceased contributor. If you are a separated legal spouse, and there is no co-habiting common-law partner, you may qualify for this benefit.

If your deceased same-sex common-law partner contributed to the CPP, you could be eligible for survivor's benefits if the contributor died on or after January 1, 1998.

The Canada Pension Plan children's benefit is paid to the natural or

adopted child of the deceased contributor, or a child in the care and control of the deceased contributor at the time of death. The child must be either under age 18, or between the ages of 18 and 25 and attending school full-time at a recognized institution.

Pension Sharing

Spouses or common-law partners can share their CPP retirement pension(s), which may result in tax savings.

As spouses in a continuing marriage or common-law relationship, you may apply to receive an equal share of the retirement pension or pensions earned during the years you were together. You must both be at least 60 years old.

Child Rearing Drop-out Provision

The CPP has several provisions built into the plan to protect your benefit for periods of low earnings, such as the Child Rearing Drop-out Provision. Months of low or zero earnings spent caring for a child under the age of seven may be excluded from the calculation of your pension. This ensures that reduced earnings during the first seven years of your child's life will not result in lower future pension benefits. It is important to note that you do not apply for a Child Rearing Drop-out until you apply for a CPP benefit.

Credit Splitting

The CPP recognizes that in a legal marriage or common-law relationship, both spouses or common-law partners share in the building of their assets and entitlements, including CPP pension credits.

When a relationship ends, the CPP pension credits which the couple built up during the time they lived together can be divided equally between them. This division is called "credit splitting". Credits can be split even if one spouse or common-law partner did not pay into the CPP. When your relationship ends, you can apply for Credit Splitting.

For more information on the Canada Pension Plan, contact **Human Resources Development Canada**:

Toll-free English: 1-800-277-9914

Toll-free French: 1-800-277-9915

TTY Toll-free: 1-800-255-4786

E-mail: isp-psr.mail_poste@hrdc-drhc.gc.ca

Web site: www.hrdc-drhc.gc.ca/isp

Information For Common-Law Partners

Legislative changes to the Old Age Security (OAS) program and the Canada Pension Plan (CPP) extend benefits to persons living in same-sex common-law relationships.

As of July 31, 2000, same-sex common-law partners have the same benefits and obligations as opposite-sex common-law partners. "Common-law partners" is defined as two people, regardless of sex, who have lived together in a conjugal relationship for at least one year. Common-law partners have to sign a declaration and provide evidence, such as joint tax returns, wills or insurance policies, to prove they live together in such a relationship.

Direct Deposit

You can arrange to have the government deposit your CPP and OAS benefits (including GIS, Allowance and Allowance for the Survivor) directly into your bank or credit union account each month. This assures your deposit will be on time, without the risk of paper cheques being lost, stolen or damaged.

You can make all the arrangements for direct deposit over the phone. You will need to give the full number of the account where you want your payment deposited (that number can be found on the bottom of one of your cheques for that account). If you don't have a chequing account, officials at your banking institution can give you the information. To ask for direct deposit, simply call one of the numbers below:

Toll-free English: 1-800-277-9914

Toll-free French: 1-800-277-9915

TTY Toll-free: 1-800-255-4786

International Social Agreements

If you have lived or worked in another country with which Canada has a social security agreement, you may be able to get pension or other social security benefits from both countries.

For more information on the entitlements for a particular country or for help in applying for Canadian and/or foreign social security benefits, call:

Toll-free English: 1-800-277-9914

Toll-free French: 1-800-277-9915

TTY Toll-free: 1-800-255-4786

For callers outside continental
North America: 613-957-1954

International Operations

Income Security Programs
 Human Resources Development
 Canada
 Ottawa ON K1A 0L4
 E-mail: isp-psr.mail-poste@hrdc-drhc.gc.ca
 Web site: www.hrdc-drhc.gc.ca/ibfa

Canadian Government Annuities

Human Resources Development
 Canada
 PO Box 12000
 Bathurst NB E2A 4T6
 Toll-free: 1-800-561-7922
 Fax: 506-548-7428

Canadian Government Annuities

The *Canadian Government Annuities Act* began on September 1, 1908. Canadians of modest income could buy deferred or immediate annuities, either individually or through an employer pension plan. By guaranteeing payment, competitive yields, and paying all of the costs of taking care of these annuities, the government tried to encourage people to save for retirement. Changes brought on by the *Old Age Security Act* (introduced in 1952) and the Canada and Quebec pension plans (introduced in the 1960s) resulted in a drop in sales. In 1975, the government stopped the sale of Government Annuities.

The Annuities Branch of Human Resources Development Canada, located in Bathurst, New Brunswick, currently administers 100,000 Government Annuity contracts, of which 7,000 have not yet matured. For more information, please contact:

6.2 Guaranteed Annual Income System

The Guaranteed Annual Income System (GAINS), administered by the Ontario Ministry of Finance, ensures a guaranteed minimum income for Ontario senior citizens by providing monthly payments to qualifying pensioners.

Eligibility

You are eligible to receive GAINS payments if:

- a) you are age 65 or older and receive the full or partial federal Old Age Security (OAS) and the federal Guaranteed Income Supplement (GIS)
- b) you are and have been a permanent resident of Ontario for the past 12 months or you previously lived in this province for a total of 20 years after the age of 18, and
- c) your total income from all sources is below the level guaranteed by the province.

Effective July 2000, you are also eligible to receive GAINS payments if you are a recipient of OAS and GIS benefits under the federal International Social Security Agreement, have ten or more years of Canadian residency and meet requirements b) and c).

How the Program Works

If you currently receive a full or partial OAS pension plus the GIS, you do not have to apply for GAINS. The specific amount of GAINS benefit is directly linked to the amount of your GIS monthly payments. A GAINS benefit is only paid when total income, including OAS, GIS and all other sources of income, falls below the annual level guaranteed by the province. The GIS and GAINS benefit year begins each July.

Most seniors will automatically have their GIS entitlement renewed from information included in the prior year's income tax benefit return. In some situations, you may still require a renewal application to inform Human Resources Development Canada of the amount of income that you received in the prior calendar year.

Method of GAINS Payment

The Ministry of Finance will automatically mail you a cheque for your GAINS payment around the

25th day of each month, or deposit it directly into your bank account, if you have arranged for direct deposit payment for your OAS/GIS. If you do not have direct deposit payment, but would like to, see page 80.

Amount of GAINS Payment

A GAINS payment is based on your reported income as an individual or combined income as a married couple or common-law partnership. The GAINS payment may increase or decrease along with changes to either your income or marital status. The GAINS benefit is not taxable income, although it is included in the calculation of net income, which is used in determining eligibility for a number of income-tested benefits.

Ministry of Finance Information Centre

Toll-free English: 1-800-263-7965
Toll-free French: 1-800-668-5821
TTY Toll-free: 1-800-263-7776
TAX FAX: 1-877-482-9329
Web site: www.gov.on.ca/fin

Ministry of Finance Income Tax Related Programs Branch

PO Box 624, 33 King St. W.
Oshawa ON L1H 8H5

6.3 Private Pensions, Savings and Retirement Planning

Public pensions (Old Age Security and Canada Pension Plan) provide a modest base upon which to build additional, private savings for retirement. Listed below are some professional associations with Web sites and publications to help you learn more about retirement planning and investment (adapted from the Human Resource Development Canada Income Security Programs Web site www.hrdc-drhc.gc.ca/isp).

Canadian Association of Financial Planners

The Canadian Association of Financial Planners (CAFP) is the membership organization of Canada's financial planners. This site provides information on what a financial planner is, the steps involved in financial planning, a free service to ask financial planners questions via E-mail, and a geographic directory of financial planners. For more information:

Toll-free: 1-800-346-2237
Web site: www.cafp.org

Canadian Association of Insurance and Financial Advisors

The Canadian Association of Insurance and Financial Advisors (CAIFA) is the professional association of Canada's insurance and financial advisors. This site provides information about insurance and financial planning. Look under "Informed Consumer" for information about financial, retirement and tax planning. For more information:

Toll-free: 1-800-563-5822
Web site: www.caifa.com

Canadian Bankers Association

The Canadian Bankers Association (CBA) is a professional industry association representing Canada's chartered banks. This bilingual site contains information on a variety of financial matters, including a brochure on Planning for Retirement. For more information:

Toll-free: 1-800-263-0231
Web site: www.cba.ca

Canadian Life and Health Insurance Association

The Canadian Life and Health Insurance Association (CLHIA) represents most of Canada's life and health insurance companies. The CLHIA's Consumer Assistance Centre provides general information about life and health insurance products and companies. For more information:

Toll-free English: 1-800-268-8099

Toll-free French: 1-800-361-8070

Web site: www.clhia.ca

Canada Saving Bonds and Canada Premium Bonds

Canada Savings Bonds and Canada Premium Bonds are secure investments you may wish to include as part of your financial plan. Available from October to April 1st of each year they can be held on their own, as part of a retirement savings or income plan. For information on Canada Savings Bonds and other savings products from the Government of Canada:

Toll-free: 1-800-575-5151

TTY Toll-free: 1-800-354-2222

Web site: www.csb.gc.ca

Ontario Savings Bonds

Ontario Savings Bonds (OSB), which are backed 100 percent by the Province, can only be purchased by Ontario residents. All OSBs can be held in self-directed Registered Retirement and Registered Education Savings Plans. The bonds are available at banks, trust companies, credit unions, caisses populaires, Province of Ontario Savings Offices and investment dealers. They are also available for purchase through the Internet and through the toll-free BOND telephone line.

Toll-free: 1-888-212-BOND (2663)

Web site: www.ontariosavingsbonds.com

Investor Learning Centre

The Investor Learning Centre (ILC) is a registered charity dedicated to providing non-promotional investment education to Canadians. This site has many resources on investing, such as investor advisories, online seminars and quizzes, and investment links.

Investor Learning Centre

(inside the CSI Registration Centre)

121 King St. W., Ground Floor

Toronto ON M5H 3T9

Toll-free: 1-888-452-5566

E-mail: toronto@investorlearning.ca

Web site: www.investorlearning.ca

Office of the Superintendent of Financial Institutions

The Office of the Superintendent of Financial Institutions regulates federally administered private pension plans. The Pension section of their Web site includes a Pension Guide for Members of Federally Regulated Private Pension Plans which contains useful information about pension plans in Canada.

Toll-free: 1-800-385-8647

Web site: www.osfi-bsif.gc.ca

Online Life Event Bundle "Getting Ready to Retire"

The Ontario government is bundling information and services around key life events, such as "Getting Ready to Retire". Each bundle brings together in one place everything on the subject. From this site, you can find information on things you need to know and quick links to forms you might need including, OAS, CPP, International Benefits, Veterans' Pension, GAINS, Ontario Drug Benefit Program, Housing and other resources.

For information, visit the "Your Government" section at the Government of Ontario Web site at www.gov.on.ca or a Government

Information Centre (GIC), or call the Citizens' Inquiry Bureau at 1-800-267-8097. For the GIC nearest you, see the Directory, Appendix 3.

6.4 Financial Services

Financial Services Commission of Ontario

The Financial Services Commission of Ontario (FSCO) regulates insurance, pensions, credit unions, caisses populaires, co-operatives, mortgage brokers, and loan and trust companies.

If you have a complaint about a financial institution or salesperson in one of the Financial Services Commission's regulated sectors, you may contact the FSCO for assistance. The FSCO also produces a number of useful resources for consumers.

The FSCO also licences insurance agents and mortgage brokers. You can check if an agent or broker is licensed on FSCO's Web site at www.fSCO.gov.on.ca

For more information about how to register a complaint, or to order publications, contact:

Financial Services Commission of Ontario

5160 Yonge St., PO Box 85
North York ON M2N 6L9
Toll-free: 1-800-668-0128
Phone: 416-250-7250
Fax: 416-590-7070
Web site: www.fsco.gov.on.ca

Ontario Securities Commission

The Ontario Securities Commission (OSC) administers and enforces Ontario securities law. The Commission's mandate is to protect investors from unfair, improper and fraudulent practices and foster fair and efficient capital markets.

The OSC registers and monitors dealers and advisers to ensure that they deal with clients in an ethical and professional manner. You can check whether a dealer is registered by contacting the OSC Contact Centre.

In addition, the OSC makes available in print, online and through seminars a wide range of other investor resources to help you learn how to protect yourself against fraud:

- Investment Fraud Checklist
- Protect Your Money: Schemes, Scams and Flimflams
- An Investor's Guide to OSC Resources and Services.

For more information, contact:

Ontario Securities Commission

Contact Centre
20 Queen St. W.
Ste. 1900, Box 55
Toronto ON M5H 3S8
Toll-free: 1-877-785-1555
Phone: 416-593-8314
E-mail: inquiries@osc.gov.on.ca
Web site: www.osc.gov.on.ca

Debt Management and Credit Counselling

If your finances are causing you concern or you are beginning to experience financial difficulty, contact a credit counselor. A credit counselor will carry out a full financial assessment to obtain a clear picture of your financial situation and will explore alternatives with you. Your counselor will help you with money management skills and discuss strategies for dealing with debts. You may also want to contact your own financial institution to learn what they can do to help you.

Ontario Association of Credit Counselling Services

Toll-free: 1-888-746-3328
Web site: www.indebt.org

Online Life Event Bundle “Managing Your Debt”

The Ontario government is bundling information and services around key life events, such as “Managing Your Debt”. Each bundle brings together in one place everything on the subject. From this site, you can find information and resources on managing your money and how to get help.

For information, visit the “Your Government” section at the Government of Ontario Web site at www.gov.on.ca or a Government Information Centre, or call the Citizens’ Inquiry Bureau at 1-800-267-8097. For the GIC nearest you, see the Directory, Appendix 3.

6.5 Taxes

Property Taxes

The money required by a municipality to provide services is largely provided through property taxes. The taxes are calculated by multiplying the assessed value of a property by a tax rate. The tax rate is expressed as a percentage of the assessed value. A municipality can set different tax rates for different classes of property (e.g., residential, multi-residential, commercial, industrial).

The Municipal Property Assessment Corporation (MPAC) is responsible for assessing all property in Ontario. It operates under the authority of the *Municipal Property Assessment Corporation Act*. Every municipality in Ontario is a member of the corporation. Its main responsibility is to calculate an assessed value, or assessment, for each of the over four million properties in Ontario. Municipalities use these values when they calculate property taxes.

The Assessment Review Board is an independent tribunal which is responsible for hearing property assessment appeals. It has the authority to change an assessed value. If it reduces an assessed value, the municipality will reduce the taxes for that property.

Municipal Property Assessment Corporation

Toll-free: 1-866-296-MPAC (6722)

Web site: www.mpac.ca

Ontario Tax Credits and Refunds

The Ontario Ministry of Finance offers several tax credit and refund programs. Programs which may be of interest to seniors are described in this section.

Ministry of Finance

Income Tax Related
Programs Branch

PO Box 624, 33 King St. W.

Oshawa ON L1H 8H8

Toll-free: 1-800-263-7965

TTY Toll-free: 1-800-263-7776

TAX FAX: 1-877-482-9329

Web site: www.gov.on.ca/fin

Property and Sales Tax Credits

The Property Tax Credit (PTC) and Sales Tax Credit (STC) programs provide property and sales tax assistance to Ontario residents with low to moderate incomes.

To be eligible for the property tax credit, the taxpayer, on December 31 of the taxation year, must:

- be 16 years of age or older
- be a resident of Ontario, and
- have paid rent or property tax on a principal residence in Ontario.

To be eligible for the sales tax credit, the taxpayer, on December 31 of the taxation year, must:

- be 16 years of age or older, and
- be a resident of Ontario.

The combined maximum amount of property and sales tax credits that can be claimed in any one taxation year is \$1,000. The calculation of the credit is more generous for most individuals aged 65 and older.

Taxpayers claim the property and

sales tax credits on the ON479 *Ontario Credits form* included with the federal income tax return package.

Property Tax Relief for Residences Built or Modified to Accommodate Seniors or Persons with Disabilities

Property owners who build or modify a residence to accommodate a senior or a person with a disability may be eligible for property tax relief.

Where an existing home is renovated through alterations or additions to the premises to accommodate a senior or a person with a disability, the value of the alteration, improvement or addition is exempt from property taxation.

- an example of an alteration would be the construction of ramps
- an example of an addition would be a new room (sometimes called a "granny flat").

Where a new home is built to accommodate a senior or a person with a disability, 10 percent of the assessed value of the home is exempt from property taxation.

Property owners who believe their home is eligible for tax relief under this program should notify their local office of the Municipal Property Assessment Corporation (MPAC) about the renovation or construction on their premises by October of the year preceding the

tax year to ensure that exempt status can be reflected on the assessment roll.

For the address and phone number of your local MPAC office, contact the **Municipal Property Assessment Corporation:**

Toll-free: 1-866-296-MPAC (6722)

Web site: www.mpac.on.ca

Transportation for People with Physical Disabilities

A refund of Retail Sales Tax (RST) that you have paid is available on certain new or used licensed motor vehicles purchased or leased on a long-term basis (12 months or longer) for the purpose of transporting a person with a permanent physical disability. At the time the motor vehicle is bought and a refund application filed, the purchaser must be:

- a person with a permanent physical disability who bought the vehicle for their own transportation
- a member of the family or the same-sex partner of a person with a permanent physical disability
- a principal caregiver, if the person with the permanent physical disability does not have a member of the family who is willing and able to provide transportation for that person, or
- a religious, charitable or non-profit organization that purchased the vehicle to transport people with permanent physical disabilities.

The purchaser may also be eligible for a refund of the RST paid on certain modifications made to the motor vehicle. These modifications must be made only to assist a person with a permanent physical disability. For example, RST paid on modifications made to a motor vehicle in order to accommodate a wheelchair, such as raising the roof, lowering the floor, or installing special doors to accommodate a wheelchair lift, is refundable.

Exempt Items for People with Physical Disabilities

Some household appliances, mobility aids, communications equipment, protective and pain-relieving devices, and other items may qualify for an exemption from Retail Sales Tax (RST) if solely designed for physically disabled persons.

The *Retail Sales Tax Act* also provides a specific exemption from RST for hearing aids, optical appliances, orthopedic appliances and prosthetic appliances or equipment. These items are not required to be designed solely for people who are physically disabled.

Income Taxes

How to Reach the Canada Customs and Revenue Agency (CCRA) (Formerly Revenue Canada)

If you need personal or general tax information, you can get it from many CCRA sources:

- visit the CCRA Web site at www.ccr-aadrc.gc.ca including the seniors' page at www.ccr-aadrc.gc.ca/seniors. You can also take advantage of the growing line of electronic services offered on the CCRA Web site, such as the Interactive Information Service or Address Changes Online
- phone the toll-free line for enquires about your personal income tax at 1-800-959-8281
- call the toll-free automated Tax Information Phone Service (T.I.P.S.) at 1-800-267-6999. Or visit T.I.P.S. online at www.ccr-aadrc.gc.ca/tips
- visit your local tax services office (addresses and phone numbers are on the CCRA's Web site at www.ccr-aadrc.gc.ca/tso and in the federal government section of most phone books).

CCRA provides forms, guides, and publications you may find helpful, for example:

- RRSPs and Other Registered Plans for Retirement guide.
- When You Retire pamphlet
- Paying Your Income Tax by Installments pamphlet
- Canadian Residents Going Down South pamphlet
- Information Concerning People With Disabilities guide.

To obtain copies, call:

Toll-free: 1-800-959-2221

Web site: www.ccr-aadrc.gc.ca/forms

If you use a TTY device, call 1-800-665-0354 for general tax information.

If you are visually impaired, call 1-800-267-1267 to order publications and forms related to filing your return in an alternative format (such as Braille and large print).

Preparing Your Tax Return

Your tax situation will probably change after retirement.

For example, some of your income could be non-taxable, such as Guaranteed Income Supplement (GIS) benefits, and either Allowance or Allowance for the Survivor benefits. If your income is high, you may also have to repay part or all of your basic Old Age Security (OAS) Pension.

Non-refundable tax credits reduce the amount of income tax you owe. While you can claim the same non-refundable tax credits that you could before retirement, you may also become eligible for additional non-refundable tax credits for seniors, such as the age amount and the pension income amount. If your income is lower after retirement, some income-tested benefits — such as the GST credit (Goods and Services tax) — may increase.

The Canada Customs and Revenue Agency (CCRA) sends a personal T1S-A tax package to retired seniors with simple tax situations whose taxable income for the previous year was \$50,000 or less. The T1S-A return has large print, and it includes the most common types of retirement income and credits for seniors.

If you have a Registered Retirement Savings Plan (RRSP), it must mature by the end of the year you turn 69. For more information, get a copy of the *RRSPs and Other Registered Plans for Retirement* guide by calling 1-800-O-Canada (1-800-622-6263), or 1-800-959-2221, or by visiting www.ccr-aadrc.gc.ca/forms

Sending in Your Tax Return

If you want to file your tax return electronically to get your refund fast, you can file it over the Internet using the CCRA's popular NETFILE service. Call 1-800-714-7257 for more information or go to www.netfile.gc.ca. You may also be able to file your return by touch-tone telephone using the CCRA's free TELEFILE service. Eligible individuals receive information about TELEFILE in their personal tax package.

If you do not want to file electronically but you still want your tax refund fast, you can have it (as well as your GST credit payments) deposited directly into your bank account. To use the CCRA's direct-deposit service, simply complete the Direct deposit area on the last page of your tax return, or submit Form T1-DD(1), *Direct Deposit Request – Individuals*.

Help with Taxes

Do you need help to complete your income tax return? Under the CCRA's Community Volunteer Income Tax Program, trained volunteers complete basic tax returns free of charge for individuals with low incomes and simple tax situations. If you need a volunteer's help (or if you would like to become a volunteer yourself), call 1-800-959-8281 or visit www.ccr-aadrc.gc.ca/volunteer

Transportation

7.1 Drivers and Vehicles	94
Senior Driving and Safe Driving for Seniors	94
Canadian Automobile Association and The Ontario Seniors' Secretariat's Safe Driving Seminars	94
Driver and Vehicle Licence Issuing Offices	95
Driver Examination Centres	95
Senior Driver Group Education Program	95
Disabled Person Parking Permit	95
Used Vehicle Information Package	96
Drive Clean	96
7.2 Public Transportation Services	97
Community Transportation Services	97
GO Transit	98

7.1 Drivers and Vehicles

Senior Driving and Safe Driving for Seniors

For many seniors, having a driver's licence is a key to independent living. But the aging process can bring changes that affect the older driver's ability to drive safely, such as reduced vision, or movement-limiting disabilities such as arthritis and rheumatism, which may slow down response rate. It is important to recognize age-related changes and learn how to compensate for them.

The Ministry of Transportation licences drivers and vehicles, and offers a mandatory driver education program for seniors 80 and over.

Many people voluntarily modify their driving behaviour to accommodate changes associated with aging, for example, by limiting highway travel or avoiding driving at night, or choosing other means of transportation when the need arises.

There are many courses available to help senior drivers recognize and develop strategies to address age-related challenges.

For more information on senior driving, visit the Canada Safety Council Web site at www.safety-council.org/info/seniors/driving.htm

Canadian Automobile Association and the Ontario Seniors' Secretariat's Safe Driving Seminars

Safe driving seminars are being developed as a result of the very successful pilot seminar for senior drivers called *Shifting Gears* held in Mississauga in September, 2001. The Ontario Seniors' Secretariat, the Canadian Automobile Association (CAA) Ontario, the Ministry of Transportation and seniors will be developing the seminar that will be available in communities in Ontario.

For more information, contact:

Public and Government Affairs and Traffic Safety

CAA Central Ontario
60 Commerce Valley Dr. E.
Thornhill ON L3T 7P9
Phone: 905-771-3464

Driving and Vehicle Licence Issuing Offices

A Driver and Vehicle Licence Issuing Office is an independently operated office that provides all routine driver and vehicle licensing products and services on behalf of the Ministry of Transportation, such as driver licence renewals and vehicle sticker renewals.

Driver and Vehicle Licensing Call Centre

Toll-free: 1-800-387-3445

Phone: 416-235-2999

Web site: www.mto.gov.on.ca

Driving Examination Centres

A Driver Examination Centre is a Ministry of Transportation office that provides all driver examination services such as vision, written and road tests for all licence classes, as well as driver improvement counselling and senior driver group education sessions.

To book your road test, call 1-888-570-6110 or, in the Greater Toronto Area, 416-325-8580.

Senior Driving Group Education Program

Under the 80 and Over Licence Renewal Program, seniors aged 80 years and older must complete the following every two years in order to renew their driver's licence: a vision test, a rules of the road knowledge test, a driving record review and take part in a Group Education Session. Drivers will be asked to take a road test to have their in-car skills assessed if the driver has accumulated demerit points during the preceding two years.

The program was introduced in 1996 to help Ontario seniors remain mobile and independent for as long as possible, while ensuring that unsafe drivers are identified and appropriate actions taken.

Driver and Vehicle Licensing Call Centre

Toll-free: 1-800-387-3445

Phone: 416-235-2999

Disabled Persons Parking Permit

This permit is issued to an individual and entitles them to park their vehicle in a designated disabled parking space. The permit must be displayed.

To qualify for this permit, the individual must be unable to walk unassisted for more than 200 meters in eight minutes or less without causing serious difficulty

or danger to safety or health. A physician, osteopathic physician, chiropractor, physiotherapist or occupational therapist must certify the applicant's condition on the permit application.

A permanent permit is valid for five years while a temporary one is valid for up to two years. Temporary permits are issued when the disability is expected to last more than two months but is not considered a permanent disability.

Applications for permits are available at all Driver and Vehicle Licence Issuing Offices, or may be requested by mail from:

Ministry of Transportation

Building A
2680 Keele St.
Downsview ON M3M 3E6

To order this application by phone or for more information, contact the Driver and Vehicle Licensing Call Centre:

Toll-free: 1-800-387-3445
Phone: 416-235-2999
Web site: www.mto.gov.on.ca/english/dandv/vehicle/disabled.htm

Used Vehicle Information Package

Over one million used vehicles change ownership in Ontario each year. To help consumers make better-informed decisions, the Ontario Government has introduced the *Used Vehicle Information Package* (UVIP).

If you are selling a used vehicle (car, van, light truck, motor home or motorcycle) privately in Ontario, you must purchase a UVIP (cost \$20) and show it to potential buyers.

To purchase a Used Vehicle Information Package contact:

Ministry of Consumer and Business Services

Personal Property Security
Registration Branch, UVIP Section
PO Box 21100, Station A
Toronto ON M5W 1W6
Toll-free: 1-800-267-8847
Phone: 416-325-8847
TTY Toll-free: 1-800-461-8866
TTY: 416-326-8866
E-mail: ESI@MTO.gov.on.ca
Web site: www.mto.gov.on.ca/english/dandv/vehicle/index.html

Drive Clean

Ontario's Drive Clean program is concerned with helping you make smart choices about how you maintain and drive your vehicle(s). Maintaining your vehicles' emission systems helps protect everybody's health and environment by reducing smog-causing pollutants. Driving Clean can also save you up to 10 percent in annual fuel consumption and prolong the life of your vehicle.

The Drive Clean program extends across Southern Ontario's smog zone and applies to light duty vehicles (cars, small vans, sport utility vehicles, and light trucks) which are:

- more than three but less than 20 model years old
- an odd model year vehicle in an even calendar year
- an even model year vehicle in an odd calendar year, and
- these vehicles must pass an emission test every two years for you to renew licence plate stickers, or to change ownership, less than 20 model years old.

You will be notified by mail when your vehicle(s) must have an emission test.

For more information about the Drive Clean program, or to find the accredited facility nearest you that performs emission tests and repairs, contact the **Ministry of the Environment, Drive Clean Program:**

Toll-free: 1-888-758-2999

Phone: 416-503-6679

Web site: www.driveclean.com

7.2 Public Transportation Services

Community Transportation Services

Many communities have both conventional and specialized transit services for their residents. Conventional services provided by municipalities use regularly scheduled vehicles that operate on fixed routes, according to published route maps and timetables.

Specialized transit services for seniors and persons with disabilities typically use smaller vehicles equipped with a lift or ramp for persons using mobility devices, such as wheelchairs and scooters. For example, Wheel-Trans in Toronto, Para Transpo in Ottawa and Windsor Handi-Transit. Some communities use fully accessible community buses to provide services to their residents, on both fixed and flexible routes.

For information regarding the types of public transportation services available in your area, please contact your municipal transit service or municipal office listed in the Blue Pages of your telephone book under the keyword "Transit".

Your local Community Care Access Centre (see page 48) or Community Information Centre (see page 12) may also be able to provide information on specialized transit services in your area for seniors and disabled persons.

Go Transit

GO Transit runs trains and buses linking Toronto with communities in the surrounding regions of Halton, Peel, York and Durham, and the neighbouring City of Hamilton, as well as parts of Simcoe, Dufferin and Wellington Counties. GO fares vary with the distance travelled. Seniors 65 and over travel for half the regular adult fare. Single one-way rides, two-ride tickets, and day passes are available for seniors.

More than half of GO's 50 train stations are now wheelchair-accessible. All GO Trains have an accessible car with a ramp for people with limited mobility. Many GO Buses "kneel" to make it easier for everyone to board, and three GO Bus routes are currently wheelchair-accessible.

Toll-free: 1-888-GET ON GO
(438-6646)
Phone: 416-869-3200
TTY Toll-free: 1-800-387-3652
Web site: www.gotransit.com

Veterans' Services

8.1	Veterans Affairs Canada	100
	General Information and Contacts	100
	Health Care Benefits	100
	Long-Term Care Facilities	101
	Veterans Independence Program	101
	War Veterans Allowance	101
	Health Services	101
	Assistance Fund	102
	Disability Pensions	102
	Funerals, Burials and Grave Markers	102
	Bureau of Pension Advocates	103
8.2	Soldiers' Aid Commission of Ontario	103
8.3	The Royal Canadian Legion, Ontario Command	103
8.4	Benevolent Funds	104
8.5	The Memory Project	104
8.6	Veterans' Commemorative Park and Veterans' Memorial Highway	105

8.1 Veterans Affairs Canada

General Information and Contacts

Veterans Affairs Canada (VAC) services and benefits include: disability pensions, War Veterans Allowance, home care services, long-term care, treatment benefits, counselling, personalized case planning, medical needs assessment, advice, information and referral, legal help with pension or allowance matters, help with the cost of funerals and burials, and commemoration of those who gave their lives. Many of these services are described below.

For more information on these services and benefits, contact the Veterans Affairs Canada district office nearest you listed in the Blue Pages of your telephone book under the keyword "Veterans", or contact:

Veterans Affairs Canada

Regional Office
145 Government Rd. W.
Kirkland Lake ON P2N 2E8

Mailing Address:

Bag Service 4000
Kirkland Lake ON P2N 3P4
Toll-free: 1-800-387-0930
Phone: 705-568-4000
Web site: www.vac-acc.gc.ca
Seniors Canada Online Web site:
www.seniors.gc.ca/index.jsp

Health Care Benefits

Eligible veterans and other qualified clients can get health care benefits under the Veterans Health Care Regulations. These benefits include: medical, surgical and dental care, prosthetic devices, home adaptations, supplementary benefits such as travel costs for examinations or treatment, and other community health care services and benefits. Disability pensioners can get treatment benefits, such as prescription drugs that are for their pensioned conditions. Treatment benefits may also be provided to clients for non-pensioned conditions that are not covered by a provincial health plan if the VAC client is getting services under the Veterans Independence Program, or if the veteran or eligible civilian has a limited income as set out by the *War Veterans Allowance Act*.

Long-Term Care Facilities

The long-term care program at VAC provides eligible veterans with access to a bed in a long-term care facility at no cost to them. To be eligible for this program, veterans must have been assessed as requiring long-term care, and must meet certain requirements with respect to war service, pensioned disability and income. VAC has contracts with the province of Ontario for priority access beds for veterans in long-term care facilities. Eligible veterans may also access beds in community facilities through the Veterans Independence Program.

Veterans Independence Programs

The Veterans Independence Program (VIP) together with other government programs, helps veterans to stay healthy and living in their own homes and communities as long as possible. VIP offers eligible veterans home care and community-based long-term care, including professional health care, help with preparing meals, house-keeping, yard work, home adaptation, transportation and day care facilities.

War Veterans Allowance

Veterans of the Canadian Armed Forces of the Merchant Navy and qualified civilians may apply for the War Veterans Allowance (WVA). This program offers financial help. Eligibility is based on wartime service, age, income and residence. Applicants must live in Canada when they apply. Veterans of Commonwealth or Allied forces must have been living in Canada at the time they joined that force. Surviving spouses, surviving common-law partners and orphans can also get the allowance if the deceased veteran or civilian had the required war-related status.

Male applicants must be at least 60 years of age and female applicants must be 55 years old. Applicants who are unable to support themselves fully may apply at an earlier age. The allowance is income tested, which means the applicants must prove need. Program administrators take all sources of income into account to make their decision on eligibility.

Health Services

Health Services are designed to provide for a continuum of care to enhance the quality of life of VAC clients, promote independence, as well as to ensure that health professionals and multi-disciplinary

delivery teams are available to develop care plans and respond to client needs. Services include referral, information services, assessment, counselling, follow-up and monitoring.

Assistance Fund

The Assistance Fund (AF) gives funding to people who get War Veterans Allowance and live in Canada, to meet emergency needs that threaten their health and/or safety. If such recipients have no other resources, they may qualify for grants for emergencies that affect shelter, clothing and health, or for the repair or replacement of appliances and furnishings.

Disability Pensions

Wartime veterans, still-serving and former members of the Canadian Armed Forces and the Royal Canadian Mounted Police, as well as former members of the Merchant Navy may receive pensions for service-related disabilities. Prisoner of War (POW) compensation is paid to qualified former POWs.

Special Allowances are paid to disability pensioners and POWs who need attendants, have special clothing needs, or are very disabled.

Civilians whose jobs during the Second World War were related to

the war effort may also qualify for pensions for disability or death. Those civilians include members of the Voluntary Aid Detachment and Auxiliary Services personnel.

Funerals, Burials and Grave Markers

Veterans Affairs Canada offers assistance through the Last Post Fund to help pay for the funeral, burial and grave marking of eligible veterans and some civilians. This includes the cost of: preparing the remains, a standard departmental casket, public viewing, transporting the remains locally, an earthen burial plot, care of the plot (perpetual care), and a military style grave marker.

For more information or to locate the Branch office in your area, contact:

The Last Post Fund National Office, Ontario Branch

Veterans Affairs Canada
55 St. Clair Ave., E., Ste. 905
Toronto ON M4T 1M2
Toll-free: 1-800-563-2508
Phone: 416-923-1608
Fax: 416-923-3695
E-mail: lpfon@sympatico.ca
Web site: www.lastpostfund.ca

Bureau of Pension Advocates

Within Veterans Affairs Canada (VAC), the Bureau of Pension Advocates provides free legal assistance to clients in the form of counselling, case preparation and representation on disability pension review and appeals where a client is dissatisfied with a pension decision made by VAC.

To locate the Bureau of Pension Advocates office in your area, consult the Blue Pages of your telephone book under the keyword "Veterans", or call 1-877-228-2250.

8.2 Soldiers' Aid Commission of Ontario

The Soldier's Aid Commission of Ontario is one of the sources of financial assistance for veterans of World Wars I and II, and the Korean War, and their surviving dependents living in Ontario.

Before March 31, 2003 Ontario Soldiers' Aid Commission

2 Bloor St. W., 24th Floor
Toronto ON M7A 1E9
Phone: 416-327-4674
Fax: 416-327-0573

After April 1, 2003 Ontario Soldiers' Aid Commission

Ontario Seniors' Secretariat
77 Wellesley St. W.
6th Floor, Ferguson Block
Toronto ON M7A 1R3
Phone: 416-326-7050
Fax: 416-326-7078
Web site: www.gov.on.ca/citizenship

8.3 The Royal Canadian Legion, Ontario Command

The Ontario Command of The Royal Canadian Legion comprises over 400 branches throughout Ontario.

It focuses on remembering those who gave their lives for freedom and looking after the needs of veterans, their dependents, and those still serving in the Canadian Forces.

In addition, Legions throughout the Ontario Command are also contributing to the well-being of their neighbours by sponsoring community programs.

8.4 Benevolent Funds

There are a number of Benevolent Funds which provide assistance to veterans, ex-service personnel and their dependents. Applications for Benevolent Fund assistance are made through a Veterans Affairs Canada (VAC) counselor or your Royal Canadian Legion Provincial Service Officer.

The purpose of these funds is to provide emergency assistance, not otherwise available. Requests for assistance usually relate to the basic needs of food, shelter and medical care. The assistance is designed to be on a one-time basis.

Before requesting assistance, it is important to ensure that assistance is not otherwise available through existing programs (e.g., Veterans Affairs Canada, Assistive Devices Program).

For more information on the Royal Canadian Legion and its programs, contact your local district office listed in the White Pages of your telephone book or contact the Ontario Provincial Command head office at:

The Royal Canadian Legion Ontario Provincial Command

89 Industrial Pkwy. N.
Aurora ON L4G 4C4
Phone: 905-841-7999
Fax: 905-841-9992
E-mail: rlontariocommand@on.aibn.com
Web site: www.legionontario.org

8.5 The Memory Project

The Memory Project is an educational partnership initiative of the Dominion Institute and the Ontario Seniors' Secretariat to bring veterans of World War II, the Korean War and peace-keeping missions together with students in classrooms and over the Internet across the province.

Do you have a story to tell? Join the Speakers' Bureau, and the Dominion Institute will co-ordinate classroom visits for you to share your story with students at local schools. As a Memory Project speaker, you will receive a *Visiting Veterans' Preparation Kit* geared to your conflict and theatre, and the opportunity to attend a speakers' preparation workshop.

Share your story on The Memory Project Web site at www.thememoryproject.com or send it to the Dominion Institute to post in the online archive and ensure the service and sacrifice of Canada's veterans, both men and women, lives on in the minds of Canadian youth.

The Dominion Institute

183 Bathurst St., Ste. 401
Toronto ON M5T 2R7
Toll-free: 1-866-701-1867
Phone: 416-368-9627
E-mail: staff@dominion.ca
Web site: www.thememoryproject.com

8.6 Veterans' Commemorative Park and Veterans' Memorial Highway

The Royal Canadian Legion, Ontario Command District G, the Ministry of Transportation and the Ontario Seniors' Secretariat pooled resources to develop a site to commemorate the contributions made by Ontario's veterans. Officially opened in 2000, the park is located on Highway 416, the Veteran's Memorial Highway, just outside of Kemptville, Ontario. The park, which features monuments and gardens, will be used for Remembrance Day commemorations as well as other Legion activities. The site is wheelchair accessible and parking is available adjacent to the park.

Disability Supports

9.1	Information and Referral Service	108
9.2	Ontarians with Disabilities	108
	Ontarians with Disabilities Act	108
	Directory for Accessibility	109
9.3	Community ACCESSAbility Program	109
9.4	Paths to Equal Opportunity Web Site	109
9.5	Programs and Services	109
9.6	ARCH: A Legal Resource Centre for Persons with Disabilities	110
9.7	Toronto with Ease, the Guide to Accessibility	110

9.1 Information and Referral Service

The Information and Referral Service for Persons with Disabilities and Vulnerable Seniors in Ontario (INFOline) provides free, confidential one-stop information and referrals for persons with disabilities, vulnerable seniors, their caregivers, family, friends and community professionals across Ontario. Customer service is available in English, French and other languages.

Toll-free: 1-800-665-9092

TTY Toll-free: 1-800-387-5559

9.2 Ontarians with Disabilities

The Ministry of Citizenship provides information on accessibility initiatives, issues and opportunities including information about the Ontarians with Disabilities Act, 2001 (ODA) and its implementation. You'll find everything from links to government programs and services for people with disabilities to a plain language guide to the ODA.

You will also find the online *Guide to Government of Ontario Programs & Services for People with Disabilities* at www.gov.on.ca/citizenship/accessibility/english/programsservices.htm

Ontarians with Disabilities Act

The *Ontarians with Disabilities Act* (ODA) is to improve opportunities for people with disabilities and to provide for their involvement in the identification, removal and prevention of barriers to their full participation in the life of the province.

For more information, contact:

Ministry of Citizenship

Accessibility Directorate of Ontario

400 University Ave., 6th Floor

Toronto ON M7A 2R9

Toll-free: 1-800-267-7329

Phone: 416-327-2422

TTY Toll-free: 1-888-335-6611

TTY: 416-326-0148

Fax: 416-314-4965

E-mail: info@mczcr.gov.on.ca

Web site: www.gov.on.ca/citizenship/accessibility

Directory for Accessibility

Directory for Accessibility is a searchable, online list of Ontario-based consulting services and community organizations that provide assistance for business, employers and service providers on increasing accessibility for employees and customers with disabilities. The directory is funded by the Ministry of Citizenship and hosted by the Ontario March of Dimes.

Web site: www.accessibilitydirectory.ca

9.3 Community ACCESSAbility Program

The Community ACCESSAbility program provides grants to incorporated, not-for-profit, non-government, community-based organizations that enter into partnerships with others to make their communities more accessible.

Ministry of Citizenship

Accessibility Directorate of Ontario
400 University Ave., 3rd Floor
Toronto ON M7A 2R9
Phone: 416-314-1854
(Collect calls accepted)
TTY Toll-free: 1-888-335-6611
TTY: 416-326-0148
Web site: www.gov.on.ca/citizenship/accessibility/english/comaccessprogram.htm

9.4 Paths to Equal Opportunity Web Site

The Paths to Equal Opportunity Web site provides information on how to make facilities and services accessible to people with disabilities, and on equal opportunity in the workplace. The site contains links to accessible products and services available in Ontario.

Ministry of Citizenship

Accessibility Directorate of Ontario
400 University Ave., 3rd Floor
Toronto ON M7A 2R9
Toll-free: 1-888-325-4957
Phone: 416-325-4957
TTY Toll-free: 1-888-335-6611
TTY: 416-326-0148
E-mail: eoinfo@mczcr.gov.on.ca
Web site: www.equalopportunity.on.ca

9.5 Programs and Services

Through this guide, you will find programs and services for seniors requiring assistance:

- Assistive Devices and Home Oxygen Programs (page 29)
- Disabled Person Parking Permit Program (page 95)
- Transportation services for persons with disabilities (see Community Transportation Services page 97)

- Tax credits for persons with disabilities (pages 88-89).
- Residential Rehabilitation Assistance Program for Persons with Disabilities (page 54).
- Ontario Parks and Facilities for Persons with Disabilities (page 157-158).

9.6 ARCH: A Legal Resource Centre for Persons with Disabilities

Founded in 1980, ARCH: A Legal Resource Centre for Persons with Disabilities is a community-based not-for-profit legal clinic and legal resource centre dedicated to defending and advancing the equality of rights of persons with disabilities.

ARCH

425 Bloor St. E., Ste. 110
Toronto ON M4W 3R5
Toll free: 1-866-482-ARCH (2724)
Phone: 416-482-8255
TTY Toll-free: 1-866-482-ARCT (2728)
TTY: 416-482-1254
Web site: www.arch-online.org

9.7 Toronto with Ease, the Guide to Accessibility

Toronto with Ease, the Guide to Accessibility is a comprehensive information guide for anyone wanting to access the many barrier-free facilities and businesses in the City of Toronto. Included is information on accessible eateries, lodging, shopping, transportation, entertainment, museums, theatres and facilities that accommodate mobility, hearing or visually impaired individuals. For on-line viewing see www.activelivingmagazine.com or contact:

Active Living Magazine

2276 Rosedene Rd.
St. Ann's ON L0R 1Y0
Phone: 905-957-6016
Fax: 905-957-6017
E-mail: activeliv@aol.com

Services for Newcomer Seniors

10.1 Citizenship and Immigration Canada	112
General Information	112
e-Client Application Status Service	112
Newcomer Settlement Information	112
10.2 Newcomer Settlement Services	113
10.3 Multicultural Alliance for Seniors and Aging	113

10.1 Citizenship and Immigration Canada

General Information

Information on Canadian immigration or citizenship is available on the federal Citizenship and Immigration Canada (CIC) Web site or through its Call Centres 24-hours a day, 7 days a week. Callers should be aware that Call Centre staff do not make decisions. Applications go to the Case Processing Centre for decisions.

Toll-free: 1-888-242-2100

Phone: 416-973-4444

TTY Toll-free: 1-888-576-8502

Web site: www.cic.gc.ca

e-Client Application Status Services

Citizenship and Immigration Canada (CIC) clients can check the status of their immigration application anytime through CIC's electronic Client Application Status Service. CIC clients in Canada or abroad may use this to view the status of their application if they:

- applied to sponsor a family
- applied for permanent residence as a member of the family class

- applied for permanent residence from within Canada as a spouse of a Canadian citizen or permanent resident, or
- applied for permanent resident as an independent immigrant.

To access this online service, visit the CIC Web site at www.cic.gc.ca (click on "Online Services" then e-Client Application Status).

Newcomer Settlement Information

The federal Citizenship and Immigration Web site and publications provide information to help newcomers to Canada adapt to their new culture, language and climate.

For more information visit the federal Citizenship and Immigration Canada Web site at www.cic.gc.ca

Publications such as *How to Become a Canadian Citizen* and *How to Prove You Are a Canadian Citizen* can be viewed online at www.cic.gc.ca (click on "Publications" then "Citizenship") or in print. For a copy, contact:

Distribution Services

Communications Branch
Citizenship and Immigration Canada
Ottawa ON K1A 1L1
Fax: 613-954-2221

10.2 Newcomer Settlement Services

The Newcomer Settlement Program (NSP) of the Ministry of Citizenship supports the settlement of newcomers to Ontario. Its priority is to support services that are normally required by newcomers who have been in Canada for less than five years and who are permanent residents, refugees or refugee claimants.

Settlement services may include assessment, information, orientation, and finding employment. Referrals are provided through settlement agencies in many Ontario communities. The majority of agencies are multiethnic, multiservice and multilingual.

To locate an agency in your community that provides settlement services for new immigrants, contact your local Community Information Centre (see page 12).

10.3 Multicultural Alliance for Seniors and Aging

The Multicultural Alliance for Seniors and Aging (MASA) provides a multiservice approach to issues and programs for seniors and families. For more information, contact:

Multicultural Alliance for Seniors and Aging

c/o Baycrest Centre for
Geriatric Care
3560 Bathurst St.
Toronto ON M6A 2E1
Phone: 416-785-2500
Fax: 416-785-2378
Web site: www.baycrest.org

Legal Matters, Human Rights and End of Life Issues

11.1 How to Find a Lawyer	117
Lawyer Referral Service	117
11.2 Legal Aid Ontario	118
11.3 Advocacy Centre for the Elderly	118
11.4 Community Legal Education Ontario	119
11.5 Ontario Human Rights Commission	119
11.6 Office of the Public Guardian and Trustee	120
Guardianship Investigations	121
Power of Attorney Kit	121
11.7 Advance Care Planning	122
11.8 Organ and Tissue Donation	122
11.9 Wills and Estates	123
Wills	123
If You Die Without a Will	123
Preparing a Will	123

11.10 What To Do When Someone Dies	124
Online Life Event Bundle "What To Do When Someone Dies"	124
The First Steps	124
Bereaved Families Online	125
With a Will	125
Without a Will	125
Death Out of Country	125
Death Certificate	125
Compensations, Pensions and Benefits	126
Income Tax	127
Banks, Financial Institutions, and Credit Cards	127
Government Cards/Registries	127
Vehicles	128
Property	128
Clubs, Organizations, Services, and Professional Associations	128

Legal Matters, Human Rights and End of Life Issues

11.1 How to Find a Lawyer

All Ontario lawyers who offer their services to the public must be members of the Law Society of Upper Canada. The Law Society makes sure that lawyers meet professional standards and can discipline lawyers who fail to do so. The Law Society offers a number of services to help clients including a Lawyer Referral Service.

For more information on the Law Society of Upper Canada and its services:

The Law Society of Upper Canada

Osgoode Hall, 130 Queen St. W.
Toronto ON M5H 2N6

General Inquiries

Toll-free: 1-800-668-7380

Phone: 416-947-3300

TTY: 416-644-4886

Fax: 416-947-5263

E-mail: lawsociety@lsuc.on.ca

Complaints:

Toll-free: 1-800-268-7568

Phone: 416-947-3310

E-mail: comail@lsuc.on.ca

Web site: www.lsuc.on.ca/public_en.jsp

Lawyer Referral Service

The Lawyer Referral Service (LRS) of the Law Society of Upper Canada will give you the name of a lawyer who can work for you, including, specific needs such as:
a lawyer who

- speaks another language
- can communicate with someone who has a hearing impairment
- has a wheelchair-accessible office, or
- is licensed to practice in another geographic area, as well as Ontario.

The LRS is available Monday to Friday 9 a.m. to 5 p.m. Phoning the LRS line will automatically generate a \$6 charge on your phone bill, in the month following your call. The telephone number is 1-900-565-4577.

If you are jailed, under the age of 18 or are in a crisis situation such as domestic abuse, and require the services of a lawyer, call:

Toll-free: 1-800-268-8326

Phone: 416-947-3330

11.2 Legal Aid Ontario

Legal Aid Ontario provides a number of free services including court representation, legal advice or assistance with court documents.

Individuals who may qualify for Legal Aid include:

- people on social assistance, or with low or no incomes
- those who have little or no money left after paying for basic necessities, such as food and housing.

Employed people and homeowners may still qualify financially for assistance. Legal Aid staff will review your personal financial circumstances to decide if you qualify.

Legal Aid Ontario also operates Community Legal Clinics in many communities across Ontario. For a Community Legal Clinic in your area, look under "Legal Aid Ontario" in the White Pages of your telephone book, or contact:

Legal Aid Ontario

375 University Ave., Ste. 404

Toronto ON M5G 2G1

Toll-free: 1-800-668-8258

Phone: 416-979-1446

Fax: 416-979-8669

E-mail: info@lao.on.ca

Web site: www.legalaid.on.ca

11.3 Advocacy Centre for the Elderly

The Advocacy Centre for the Elderly (ACE) is a legal clinic, funded by Legal Aid Ontario, to provide legal services to low income seniors. ACE gives advice on seniors' legal issues such as elder abuse, health care consent, retirement homes, mental health, mental capacity, public pensions, long-term care facilities and homecare.

ACE can give advice over the telephone to persons anywhere in Ontario, but can only represent as clients, seniors living in the Greater Toronto Area (GTA). If you live outside the GTA, ACE will try to refer you to legal assistance in your own community, where available.

ACE also has a provincial mandate to provide public legal education programs and engage in law reform activities. Subject to availability, ACE can provide you with speakers and education materials on seniors' legal issues. ACE publishes a manual on long-term care law *Long-Term Care Facilities in Ontario – The Advocates' Manual* and has produced a video on Powers of Attorney.

Advocacy Centre for the Elderly

2 Carlton St., Ste. 701

Toronto ON M5B 1J3

Phone: 416-598-2656

Fax: 416-598-7924

Web site: www.advocacycentreelderly.org

11.4 Community Legal Education Ontario

Community Legal Education Ontario (CLEO) is a community legal clinic that produces free public legal education materials in clear language for people who have low incomes, disabilities and literacy challenges, and for others who are disadvantaged.

CLEO's publications address issues in many areas of law, including social assistance, landlord and tenant, refugee and immigration, workers' compensation, criminal, consumer, family, health and disability, seniors, and youth law.

To view or print these publications, or for an online order form and list of new and revised publications, visit their Web site at www.cleo.on.ca, or call 416-408-4420 for an order form.

CLEO does not give legal advice. If you have a legal problem, please see a lawyer or a community legal clinic.

Community Legal Education Ontario

119 Spadina Ave., Ste. 600
Toronto ON M5V 2L1
Phone: 416-408-4420
Fax: 416-408-4424
E-mail: cleo@cleo.on.ca
Web site: www.cleo.on.ca

11.5 Ontario Human Rights Commission

The Ontario Human Rights Commission is an independent, arms-length adjudicative agency of the Ministry of Citizenship. Discrimination is against the law in Ontario, and the commission administers and enforces Ontario's Human Rights Code.

The Code provides the right to equal treatment in employment, accommodation, contracts, goods, services and facilities, and membership in vocational associations and trade unions, without discrimination because of race, ancestry, place of origin, colour, ethnic origin, citizenship, creed, sex, age, marital or family status, same-sex partnership status, sexual orientation, disability, the receipt of public assistance (accommodation only) or record of offenses (employment only).

The Commission is responsible for managing inquiries, intake, mediation, and investigation of human rights complaints. If a case is not settled and the Commission believes discrimination has occurred, it may refer the complaint to the Board of Inquiry for a hearing.

The Commission also conducts public education and develops policies to help interpret the code. A *Policy on Discrimination against Older Persons Because of Age* was released in June, 2002. This document provides an in-depth look at age discrimination as it relates to present protections in the *Human Rights Code*. The Policy was developed to help the public and Commission staff to gain a better understanding of how the *Code* protects older Ontarians and to sensitize them to the issues faced by these persons. It also aims to raise awareness among service providers, employers and landlords of their obligations under the *Code*. For a copy of this document or more information:

Ontario Human Rights Commission

180 Dundas St. W., 8th Floor
Toronto ON M7A 2R9
Toll-free: 1-800-387-9080
Phone: 416-326-9511
TTY Toll-free: 1-800-308-5561
TTY: 416-314-6526
E-mail: info@ohrc.on.ca
Web site: www.ohrc.on.ca

11.6 Office of the Public Guardian and Trustee

The Office of the Public Guardian and Trustee (OPGT) helps to protect the rights and interests of mentally incapable adults who have no one else to act on their behalf. The services available include:

- Property Guardianship
- Personal Care Guardianship
- Decisions About Treatment and Admission to Long-Term Care
- Guardianship Investigations
- Appointment of Private Guardians of Property
- Acting as Litigation Guardian
- Estates Administration.

The Office of the Public Guardian and Trustee also offers many useful information brochures which are available from their Web site:

- *When the Office of the Public Guardian and Trustee Becomes Your Guardian of Property*
- *Estates Administration*
- *The Role of the OPGT in Guardianship Investigation*
- *The Role of the OPGT in Providing Property Guardianship Services*
- *Becoming a Guardian of Property*
- *The Role of the OPGT in Making Substitute Health Care Decisions*
- *Powers of Attorney and "Living Wills" Some Questions and Answers.*

Office of the Public Guardian and Trustee

595 Bay St., Ste. 800
Toronto ON M5G 2M6
Toll-free: 1-800-366-0335
Phone: 416-314-2800
TTY: 416-314-2687
Fax: 416-314-2695
Web site: www.attorneygeneral.jus.gov.on.ca/html/PGT/pgthome.htm

Guardianship Investigations

This service helps to protect mentally incapable adults who are suffering, or at risk of suffering, serious harm. Severe self-neglect, physical abuse and financial exploitation of incapable people are some of the problems that this service can, in certain circumstances, help to resolve. Anyone may contact the OPGT, by telephone or mail, to express concerns about a person who may be incapable and at serious risk:

Guardianship Investigations Unit

Toll-free: 1-800-366-0335
Phone: 416-327-6348

Many people believe that if something happens and they are unable to make decisions for themselves, their family can do so for them. This is not necessarily true. For financial decisions, legal authority is needed. You can give this authority by naming someone in a continuing power of attorney for property. For personal care decisions such as where you live or what you eat, you can give legal authority by naming someone in a power of attorney for personal care. For more information, see *Advance Care Planning*.

While it's very important to consider whether to make a power of attorney, you don't have to, and no one can make you sign one if you don't want to. However, if you don't make a power of attorney, someone may have to be formally appointed some day to make decisions for you.

To obtain a copy of the Power of Attorney Kit call:

Toll-free: 1-800-366-0335
Phone: 416-314-2800
Web site: www.attorneygeneral.jus.gov.on.ca/html/PGT/pgthome.htm

Power of Attorney Kit

The Office of the Public Guardian and Trustee has produced a Power of Attorney Kit that will help you appoint the person you want to make decisions for you when you are no longer able to do so for yourself.

11.7 Advance Care Planning

Advance Care Planning is about making choices now, while you are capable, about how you wish to be cared for in the future if you become incapable of making decisions. Every year many Canadians become unable to make their own decisions about their personal care. You can take steps now, while you are capable, to both ensure your wishes are followed and provide someone you trust with the authority to act on your wishes.

The Ontario Seniors' Secretariat (OSS) of the Ministry of Citizenship in partnership with the Alzheimer Society of Ontario, has produced *A Guide to Advance Care Planning* to help seniors become more aware of the process of advance care planning. For a copy of the guide, visit the Ontario Seniors' Secretariat Web site at www.gov.on.ca/citizenship/seniors, or call the Government of Ontario Seniors' INFOline at 1-888-910-1999.

11.8 Organ and Tissue Donation

It is important to talk to your family and friends about your decision to donate organs and tissue so they can understand, support and respect your wishes in the future.

If you are 16 years of age or over, you can register your consent to donate your organs and/or tissue upon your death with the Ministry of Health and Long-Term Care which keeps a registry of donors. Complete an Organ Donor Registration form (form 3039-84) and submit it to the Ministry of Health and Long-Term Care.

You can obtain an Organ Donor Registration form by:

- visiting a Ministry of Health and Long-Term Care office
- calling the Seniors' INFOline
Toll-free: 1-888-910-1999
TTY Toll-free: 1-800-387-5559
- accessing the Organ and Tissue Donation section of the ministry's Web site at www.gov.on.ca/health

After completing and signing the form, return it to your local ministry office or mail it to the address shown on the top of the form. You can change your registration to consent or withdraw at any time by using the Organ Donor Registration form.

You can sign a Gift of Life Donor Card and keep it with your personal identification. Give the tear-off part – Gift of Life Donor Notification Card – to your family or friend.

For more information on organ and tissue donation, contact Trillium Gift of Life Network at 1-800-263-2833, visit their Web site at www.giftoflife.on.ca, or call the **Seniors' INFOline** at:

Toll-free: 1-888-910-1999

TTY Toll-free: 1-800-387-5559

Access the Organ and Tissue Donation section of the ministry's Web site at www.gov.on.ca/health and www.healthyontario.com

11.9 Wills and Estates

Wills

A will is a document in which you, the "testator", indicate how your assets should be distributed upon your death. In a will, you can provide for the welfare of your family, distribute assets as you think best, and appoint an executor, also known as an estate trustee, to manage the estate. Wills also may help you save taxes by taking advantage of tax-savings opportunities and tax deferrals that may arise as a result of your death.

If You Die Without a Will

If you die and have not prepared a will, your estate is divided up according to the rules in the *Succession Law Reform Act*. This Act ensures that your estate is divided up amongst your spouse and family members. However, the way the act divides up your estate may not be the way you want it to be distributed. This is a good reason for preparing a will.

Preparing a Will

It's a good idea to have a lawyer who knows estate law to prepare a will for you, as the law on estates is complex. A lawyer can make sure that that your will does what you intend it to do and that your estate is distributed according to your wishes.

You should be careful when using any will kit. Some of these kits may not comply with Ontario law and, therefore, your will may not be valid. If you do not sign and witness the will in accordance with the rules of the *Succession Law Reform Act*, it may not be valid. There are some pitfalls in will drafting that may not be highlighted in a standard will kit. For example, a will is revoked on marriage unless the will specifically states that it was made "in contemplation of marriage".

By having a lawyer draft your will, the lawyer can design the will to fit your particular estate and tax planning needs. Standard will forms are unlikely to do that.

11.10 What To Do When Someone Dies

Online Life Event Bundle "What To Do When Somebody Dies"

The Ontario government is bundling information and services around key life events, such as "What To Do When Someone Dies". Each bundle brings together in one place everything on the subject. From this site, you can find information on things you need to know and quick links to forms you might need.

For information, visit the "Your Government" section at the Government of Ontario Web site at www.gov.on.ca or a Government Information Centre, or call the Citizens' Inquiry Bureau at 1-800-267-8097. For the GLC nearest you, see the Directory, Appendix 3.

The First Steps

- Call the attending physician if there is an expected death. If there is no doctor available or the death is unexpected, call 911 or the emergency services number for your area.
- If your arrangements will include a traditional funeral or a less expensive service known as a "direct disposition", contact a funeral home or a transfer service. Funeral directors can help you make all the arrangements for funerals. For more information, call the **Board of Funeral Services**
Toll-free: 1-800-387-4458
Phone: 416-979-5450
Web site: www.funeralboard.com
- Should your arrangements also include burial or cremation, the cemetery or crematorium you choose can help you make the necessary arrangements. If you have questions relating to cemeteries and crematoriums and the services and supplies that they offer, contact the **Ministry of Consumer and Business Services, Cemeteries Section**:
Toll-free: 1-800-268-1142
Phone: 416-326-8393

Bereaved Families Online

Bereaved Families Online (BFO) offers phone support to seniors who are bereaved. They help the bereaved learn to live with grief. They help the healing begin. For a list of all the locations in Ontario, see the Directory, Appendix 3.

Bereaved Families Online

32 Eglinton Ave. W., Ste. 602
Toronto ON M4R 1A1
Toll-free: 1-800-236-6364
Phone: 416-440-0290
Fax: 416-440-0304
E-mail: info@bfotoronto.ca
Web site: www.bfotoronto.ca

With a Will

You will want to find out if the person left a will. Some people file their will with the estates division of their local court, but it could just as easily be with their lawyer, in a safety deposit box, or in a drawer at their home. Once the will is located, it may or may not go to the courts to determine its legality. The executor of the estate carries out the wishes contained in the will.

Without a Will

If the person dies without a will (intestate), the estate will be distributed according to the law. You may want

to contact a lawyer. For information about how to find a lawyer, please see page 117.

Death Out of Country

If the person dies in another country, contact the Canadian Consulate Office of that country for instructions on how to proceed. For the telephone number of a Canadian Consulate Office, contact **Consular Affairs Bureau of the Department of Foreign Affairs and International Trade Canada**:

Phone: 613-996-8885
(collect calls accepted)
Web site: www.voyage.gc.ca/Consular-e/Problems/deaths-e.htm

Death Certificate

The funeral director will issue copies of a proof of death that you can use in certain situations. There are some organizations, however, that may require an official death certificate. Death certificates, or certified copies of a death registration, are required for such purposes as settlement of estates, insurance, access to or termination of certain government services (e.g., health card, pensions, voter's list).

To register a death, a family member or Funeral Director usually completes the Statement of Death with information about the deceased.

At the same time, the physician or coroner attending the death completes the Medical Certificate of Death, which contains the cause of death information. Both forms are mailed independently to the local Division Registrar of the Office of the Registrar General of Ontario. For more information on the Office of the Registrar General, see page 9.

Compensations, Pensions and Benefits

The executor should contact former employers of the deceased for company pensions. The executor should also contact the following offices (as they relate to the deceased person) to either find out eligibility for, or to cancel benefits:

Deceased's life insurance company

Deceased's automobile insurance company

Deceased's home insurance company

Old Age Security (OAS) Program (see page 75)

Canada Pension Plan (CPP) (see page 77)

Quebec Pension Plan

Toll-free in Quebec: 1-800 463-5185
Phone: 514-873-2433
Web site: www2.rrq.gouv.qc.ca/an/rente/rente.htm

Guaranteed Annual Income System (GAINS) (see page 81)

Veterans Affairs Canada (VAC)

Surviving spouses, common-law partners and orphans may be eligible for assistance and/or benefits under certain VAC programs (see page 101).

Workplace Safety and Insurance Board

The Occupational Disease and Survivor Benefits Program
Toll-free: 1-800-387-5540
Phone: 416-344-1000
TTY Toll-free: 1-800-387-0050
Web site: www.wsib.on.ca

Ontario Works

Ministry of Community, Family and Children's Services
Toll-free: 1-888-789-4199
Phone: 416-325-5666
TTY Toll-free: 1-800-387-5559
Fax: 416-325-7136
Web site: www.gov.on.ca/CSS/page/services/ontworks.html

National Defence Disability and Death Benefits

The Disability Compensation Information/Advisory
Toll-free: 1-800-883-6094
Phone: 613-995-1457
Web site: www.forces.gc.ca/hr/dpsp/engraph/Death_Guide_e.asp?Cat=3

Goods and Services Tax Credit

Canada Customs and
Revenue Agency
Toll-free: 1-800-959-1953
Web site: [www.ccr-a-adrc.gc.ca/
contact/tso/ON-e.html](http://www.ccr-a-adrc.gc.ca/contact/tso/ON-e.html)

Income Tax

The executor must complete an income tax form for the deceased. For information and assistance, contact your local tax services office of the Canada Customs and Revenue Agency (CCRA). You can find the number in the Blue Pages of your telephone book under the keyword "Taxes". Or visit the CCRA Web site at www.ccr-a-adrc.gc.ca

Banks, Financial Institutions and Credit Cards

The executor should contact the person's banks and financial institutions.

The executor should also contact credit card companies to cancel any cards.

Government Cards/Registries

The executor should contact the government offices that apply:

Canadian Citizenship

Citizenship and
Immigration Canada
Toll-free: 1 888 242-2100
Phone: 416-973-4444

Canadian and Foreign Passports

Department of Foreign and
International Trade
Toll-free: 1-800-567-6868
TTY Toll-free: 1-866-255-7655
Web site: [www.dfait-maeci.gc.ca/
passport/menu_e.asp](http://www.dfait-maeci.gc.ca/passport/menu_e.asp)

Driver's Licence and Disabled Person

Parking Permit
Ministry of Transportation Driver
and Vehicle Licensing Call Centre
Toll-free: 1-800-387-3445
Phone: 416-235-2999
Web site: www.mto.gov.on.ca

Firearms Licences

Canadian Firearms Centre
Toll-free: 1-800-731-4000
Web site: www.cfc-ccaf.gc.ca

Indian Status

Indian and Northern
Affairs Canada
Ottawa ON K1A 0H4
Phone: 819-997-0380
Web site: www.ainc-inac.gc.ca

Ontario Health Card

Ministry of Health and Long-Term Care

For the office nearest you, consult the Blue Pages of your telephone book under the keyword "Health" then "Health Card".

Web site: www.gov.on.ca/health

Outdoors Card

Ministry of Natural Resources

Outdoors Card Centre

Toll-free: 1-800-387-7011

Web site: www.mnr.gov.on.ca/MNR/fishing

Social Insurance Number

Human Resources Development Canada (HRDC)

For the office nearest you, consult the Blue Pages of your telephone book under the keyword "Social Insurance Numbers".

Web site: www.hrdc-drhc.gc.ca/sin-nas/010_e.shtml

Vehicles

The executor may need to look into the following:

- auto insurance
- selling a vehicle or transferring ownership (see page 96 for information about the *Used Vehicle Information Package*)
- Disabled Person Parking Permit (see page 95).

Property

The executor may need to look into the following:

- home insurance
- real estate and property title deeds, property taxes
- mail to be redirected or held by the local Canada Post Office
- utility company, cable company, telephone company, electric company within the deceased's municipality for any name changes or cancellations
- newspaper delivery name changes or cancellations.

Clubs, Organizations, Services, and Professional Associations

The following may need to be contacted:

- frequent travellers/buyers cards
- places where the deceased volunteered
- professional organizations where the deceased was a member
- post-secondary institutions where the deceased was an alumnus
- caregivers or other health service organizations.

Consumer Information And Protection

12.1 Consumer Information and Advice	130
Ministry of Consumer and Business Services	130
Canadian Consumer Information Gateway	130
12.2 Consumer Protection	130
Consumer Services Bureau	130
Door-to-Door Consumer Legislation	131
12.3 Frauds and Scams	131
PhoneBusters/SeniorBusters	131
Scotiabank Fraud Awareness Program: The ABCs of Fraud®	132
The Ontario Securities Commission	132
Small Investor Protection Association	133

12.1 Consumer Information and Advice

Ministry of Consumer and Business Services

The Ministry of Consumer and Business Services sets standards of conduct for businesses, promotes consumer rights, investigates questionable business practices, and registers vital statistics such as births, deaths, marriages and changes of name, land transfers and ownership, and personal property.

For general information about **Ministry of Consumer and Business Services programs call:**

Toll-free: 1-800-268-1142

Phone: 416-326-8555

TTY Toll-free: 1-800-268-7095

TTY: 416-325-3408

E-mail: cbsinfo@cbs.gov.on.ca

Web site: www.cbs.gov.on.ca

Canadian Consumer Information Gateway

With many departments or agencies involved in different aspects of consumer issues, finding the right information or the right contact can

be a daunting task. The Canadian Consumer Information Gateway is a Web site that provides access to provincial, federal and territorial consumer information.

Visit the **Canadian Consumer Information Gateway** at www.consumerinformation.ca

12.2 Consumer Protection

Consumer Services Bureau

The Ontario Ministry of Consumer and Business Services mediates complaints relating to loan broker fraud, health club memberships, door-to-door sales, condominium law, motor vehicle repairs, collection agencies, consumer reporting issues, etc.

If you have a concern about the purchase of goods and/or services contact the Ministry of Consumer and Business Services:

Consumer Services Bureau Ministry of Consumer and Business Services

250 Yonge St., 32nd Floor
Toronto ON M5B 2N5
Toll-free: 1-800-889-9768
Phone: 416-326-8800
TTY Toll-free: 1-800-268-7095
TTY: 416-325-3408
E-mail: cbsinfo@cbs.gov.on.ca

Valuable consumer information and advice is also available on the ministry's Web site at www.cbs.gov.on.ca. Visit the "Consumer Lookout" section.

Door-to-Door Consumer Legislation

The Ministry of Consumer and Business Services has increased protection for consumers when they deal with door-to-door sellers.

Changes include:

- a 10-day cooling off period for all sales worth \$50 or more made at the consumer's home, whether the goods delivered or services are provided at the time of sale or afterwards, and regardless of whether payment is made in full or in part
- consumers may cancel any direct sales contract if goods are not received or services are not provided within 30 days of the date promised

- all direct sales contracts must include a description of the item and price, the delivery date and charges, start and completion dates, and the buyer's and seller's names and addresses.

For more information, call the **Ministry of Consumer and Business Services, Consumer Services Bureau** at:

Toll-free: 1-800-889-9768
Phone: 416-326-8800
TTY Toll-free: 1-800-268-7095
TTY: 416-325-3408
Web site: www.cbs.gov.on.ca

You may also want to check out these other organizations that provide consumer education and protection services:

- Financial Services Commission of Ontario (page 85)
- Ontario Securities Commission (pages 86 & 132)
- Travel Industry Council of Ontario (page 162).

12.3 Frauds and Scams

Phonebusters/Seniorbusters

PhoneBusters is the Canadian national "deceptive telemarketing" call centre. The program emphasizes education and awareness for the prevention of national and international telemarketing fraud, sweepstakes scams, lottery scams,

Internet fraud, identity theft and elder abuse. PhoneBusters is co-ordinated by the Ontario Provincial Police Anti-Rackets in partnership with the Royal Canadian Mounted Police Economic Crime Branch.

SeniorBusters is a group of volunteers who work with PhoneBusters to provide telephone support and information to seniors who have become victims of this crime.

If you want to report a fraud, or if you need more information, contact **PhoneBusters** or **SeniorBusters**:

Toll-free: 1-888-495-8501

Fax Toll-free: 1-888-654-9426

E-mail: info@phonebusters.com

Web site: www.phonebusters.com

Scotiabank Fraud Awareness Program: The ABCs of Fraud®

The ABCs of Fraud® is a national consumer fraud education, awareness and prevention program for people 55 or more. The program utilizes the skills and talents of volunteer speakers over the age of 55 who deliver interactive presentations to seniors' and caregiver groups.

Volunteer Centre of Toronto

344 Bloor St. W., Ste. 207

Toronto ON M5S 3A7

Phone: 416-961-6888

Fax: 416-961-6859

E-mail: york@volunteertoronto.on.ca

Web site: www.e-volunteering.org/aboutfraud

The Ontario Securities Commission

The Ontario Securities Commission (OSC) administers and enforces securities legislation in the Province of Ontario. Its mandate is to:

- protect investors from unfair improper and fraudulent practices
- foster fair and efficient capital markets
- maintain public and investor confidence in the integrity of those markets.

The OSC is partnering with the Ontario Seniors' Secretariat and the Volunteer Centre of Toronto to present a seminar series across Ontario on scams and frauds *Protect Your Money: Schemes, Scams & Flimflams*

In addition, the OSC makes available in print and online a wide range of other investor resources to help you learn how to protect yourself against fraud:

- Investment Fraud Checklist
- Protecting Your Finances: How to Avoid Investment Frauds and Scams
- An Investor's Guide to OSC Resources and Services.

For information see page 86 of this guide or, contact the OSC:

Toll-free: 1-877-785-1555

Phone: 416-583-8314

Web site: www.osc.gov.on.ca

Small Investor Protection Association

The Small Investor Protection Association (SIPA) is a non-profit organization incorporated in 1999 with the objectives of improving public awareness of the investment industry, and educating individuals about recourse should they have a complaint. In addition to a newsletter for its members, SIPA provides Canadians with news, resources and links to investment industry information via its Web site www.sipa.to

Emergency Services, Crisis Intervention and Public Safety

13.1 Emergency Services	136
Emergency Numbers	136
Tips for Emergency Situations	136
13.2 Crisis Intervention	136
Telecare Distress Centres of Canada	136
Victim Support Line	136
Elder Abuse	137
Ontario's Strategy to Combat Elder Abuse	137
Assaulted Women's Helpline	137
Sexual Assault / Rape Crisis Centres	138
Women's Shelters	138
Addiction Programs	138
Family Service Agencies	139
13.3 Public Safety	139
Ontario Provincial Police	139
Crime Stoppers	139
Criminal Injuries Compensation Board	140
Fire Safety	140
Falls Prevention	141
Community Emergency Response	
Volunteer Ontario	142

Emergency Services, Crisis Intervention and Public Safety

13.1 Emergency Services

Emergency Numbers

Emergency numbers such as ambulance, police, fire, distress centres, victims' helplines, poison information and others, are listed in your telephone book in the "Emergency Numbers" section.

Tips for Emergency Situations

Emergency Measures Ontario has produced a series of tips to help seniors prepare for and handle an emergency. These include *Keeping Your Home Ready* and *Make Sure Your Neighbours and Friends Know Your Special Needs*. For copies, contact:

Emergency Measures Ontario

25 Grosvenor St., 19th Floor
Toronto ON M7A 1Y6
Toll-free: 1-877-314-3723
Phone: 416-314-3723
Web site: www.solicitorgeneral.msg.gov.on.ca/english/public/emo.html

13.2 Crisis Intervention

Telecare Distress Centres of Canada

Telecare Distress Centres of Canada Inc. is a national organization of centres whose volunteers are available to listen to people in relationships, jobs or finances, grief and loss, stress or depression, physical and emotional health, alcohol and drugs, or suicidal feelings.

Telecare's service is accessible by telephone 24 hours, 7 days a week. All calls are anonymous, completely confidential and free.

Telecare has call centres in the several Ontario communities. See Directory, Appendix 3.

Victim Support Line

The Victim Support Line is a province-wide, toll-free hotline offering victims of crime a range of services, including:

- automated notification of the status and scheduled release of provincially sentenced offenders
- registering of concerns about the parole or release of an offender
- referrals to community victim support services, and

- information on how the justice system works.

Information counsellors are available from 8 a.m. to 10 p.m., seven days a week.

Toll-free: 1-888-579-2888

Phone: 416-314-2447

Elder Abuse

Elder abuse is most often defined as any act that harms a senior or jeopardizes his or her health or welfare. Elder abuse can take the form of financial, emotional or physical abuse, or neglect.

If you suspect that a senior is being abused, you can call your local Community Care Access Centre (see page 48) or PhoneBusters at 1-888-495-8501.

If think that you or someone you know has been a victim of a theft, fraud or physical assault, you can contact you local police department.

To learn more about elder abuse, contact:

Ontario Network for the Prevention of Elder Abuse (ONPEA)

222 College St., Ste. 106

Toronto ON M5T 3J1

Phone: 416-978-1716

Fax: 416-978-4771

Web site: www.onpea.org

Ontario's Strategy to Combat Elder Abuse

The Ontario Network for the Prevention of Elder Abuse has partnered with the Ministry of the Attorney General and the Ontario Seniors' Secretariat to implement a \$4.33M strategy that will assist victims and enhance community safety. The strategy focuses on three priorities: co-ordination of community services, training for staff in the justice system and other sectors and public education to raise awareness of elder abuse.

For more information, please visit www.gov.on.ca/citizenship/seniors

Assaulted Women's Helpline

The Assaulted Women's Helpline is a province-wide, toll-free crisis line available to help women in need. The line provides assaulted women with immediate information and support, and is available 24-hours a day, seven days a week.

Toll-free: 1-866-863-0511

Phone: 416-863-0511

TTY Toll-free: 1-866-863-7868

TTY: 416-364-8762

Fax: 416-364-0563

Web site: www.awhl.org

Sexual Assault / Rape Crisis Centres

Rape crisis centres offer a variety of individual and group counselling options, advocacy and accompaniment services, and a 24-hour crisis support line. Services may vary at different centres. The number for your local centre can be found in the "Emergency Numbers" section in your telephone book.

Women's Shelters

Shelters across the province provide services for assaulted women and their children. These services include temporary emergency accommodation, and residential supports (childcare, crisis telephone lines, counselling, emergency transportation, and safe-environment programs). Community-based programs include counselling and outreach programs for assaulted women and their families.

For a referral, call:

Assaulted Women's Helpline

Toll-free: 1-866-863-0511

Phone: 416-863-0511

TTY Toll-free: 1-866-863-7868

TTY: 416-364-8762

Fax: 416-364-0563

Web site: www.awhl.org

Victim Support Line

Toll-free: 1-888-579-2888

Phone: 416-314-2447

Or, contact your local police department listed in the "Emergency Numbers" section in your telephone book, and speak to the community relations' officer.

Addiction Programs

The Ministry of Health and Long-Term Care funds approximately 160 agencies across the province to offer drug and alcohol treatment services for people of all ages. Services provided by these agencies include community treatment, residential treatment, and support and withdrawal management services. For information about treatment services in your area, please contact the Drug and Alcohol Registry of Treatment (DART) at 1-800-565-8603 or www.dart.on.ca

The Ministry of Health and Long-Term Care also funds 44 problem-gambling treatment agencies across the province. These agencies provide services to people of all ages, offering information about problem gambling and treatment for problem gamblers, their spouses and family members. For information about treatment services in your area, contact the Ontario Problem Gambling Helpline (OPGH) at 1-888-230-3505. See the Directory, Appendix 3 for agencies that have specific programs for older adults.

Family Service Agencies

Family service agencies offer specialized counselling services such as individual, couple and family counselling, lifestyle change, stress management, unemployment counselling, and therapy for survivors of sexual abuse and family violence. In addition, many family agencies provide immigrant services, marriage preparation, retirement preparation, family life education, a variety of seniors' programs, and addiction and credit counselling services.

Family Service Ontario is an association that represents 48 family service agencies in Ontario. To find a family service agency near you, contact Family Service Ontario at 416-231-6003, or consult the Yellow Pages of your telephone book under "Social and Human Service Organizations".

13.3 Public Safety

Ontario Provincial Police

The Ontario Provincial Police (OPP) is dedicated to protecting the safety of the people of Ontario by providing front-line policing services to over 400 municipal and First Nations communities and ensuring safe travel on our province's highways, waterways and snowmobile trails.

For further information regarding the OPP, including detachment listings and contact numbers, consult the White Pages of your telephone book, or:

Commissioner, OPP

77 Memorial Ave.
Orillia ON L3V 7V3
Toll-free: 1-888-310-1122
Phone: 705-329-7400
Fax: 705-329-7407
Web site: www.gov.on.ca/OPP

Crime Stoppers

Crime Stoppers is a not-for-profit community-based partnership that provides the public with an opportunity to provide tips anonymously and assist the police in solving crimes. Members of the public with information about crimes that have been committed, are being committed or are about to be committed are encouraged to call in to a province-wide Toll-free hotline: 1-800-222-TIPS (8477).

Senior Crime Stoppers encourages seniors to call in tips to assist police in solving crimes and uncovering scams and frauds that target seniors.

Toll-free: 1-800-222-TIPS (8477)

Criminal Injuries Compensation Board

If you, or someone you care for, have been the innocent victim of a crime of violence, you may be eligible for compensation through the Criminal Injuries Compensation Board (CICB). The CICB may compensate up to a maximum of \$25,000 for one-time payments, or up to \$1,000 in monthly payments for periodic awards, for injuries or deaths caused by violent crime. Compensation can cover expenses such as medical bills, prescriptions, lost wages, or pain and suffering. Applications for compensation must be made within two years of the crime of violence.

The Criminal Injuries Compensation Board

439 University Ave., 4th Floor
Toronto ON M5G 1Y8
Toll-free: 1-800-372-7463
Phone: 416-326-2900
Web site: www.attorneygeneral.jus.gov.on.ca/html/VW/cicb.htm

Fire Safety

According to statistics from the Office of the Fire Marshal, adults age 65 and older are at a higher risk of dying from fire than any other age group.

In 1997, the Fire Marshal's Public Fire Safety Council and the Office of the Fire Marshal introduced a comprehensive fire safety program for older adults called "Older and Wiser". The program is intended to be delivered by municipal fire departments, with the involvement and support of seniors' agencies, community groups, home support workers and the media, as well as the families and friends of older adults.

Older adults, their families and caregivers should take a few minutes to complete a fire safety check of their home, apartment or room. It could be a lifesaver. For a copy or to learn more about fire safety contact your local fire department or visit the Office of the Fire Marshal Web site at www.gov.on.ca/ofm/pubsafe.htm

Municipal fire departments are always happy to provide advice and assistance to seniors and to deliver presentations to seniors' groups and community events.

Falls Prevention

Falls are the leading cause of injury among seniors and veterans in Canada. They account for more than half of all injuries among seniors. And while many people aren't aware of the steps that can be taken to avoid falls, falls can be prevented.

The Health Canada/Veterans Affairs Canada Falls Prevention Initiative has produced *You Can Prevent Falls!*, a series of fact sheets to inform seniors, veterans, their families and caregivers of the many ways they can prevent falls. These fact sheets are available on the Veterans Affairs Canada Web site and can also be made available, upon request, in alternate formats.

For more information, call or write to:

**Health Canada/Veteran Affairs
Canada Falls Prevention Initiative**

c/o Division of Aging and Seniors
Population and Public Health Branch
Health Canada

Address locator: 1908A1

Ottawa ON K1A 1B4

Phone: 613-952-7606

Fax: 613-957-9938

E-mail: seniors@hc-sc.gc.ca

Web site: www.vac-acc.gc.ca/clients/sub.cfm?source=health/fallsp/factsheets/facsh8

Two guides for falls prevention among seniors are available on the Canadian Seniors Policies and

Programs Database (SPPD) at www.sppd.gc.ca under "FPT Seniors Documents". These were prepared for the Federal, Provincial, Territorial (FPT) Ministers Responsible for Seniors in response to the Ministers' request for a review of falls prevention programs and practices.

A Best Practices Guide for the Prevention of Falls Among Seniors Living in the Community is a guide to provide the evidence for effective approaches for reducing injury among seniors and the efficient means of delivering prevention programs. The guide presents the findings of a systematic review of falls prevention programs and focuses on 34 studies that evaluated the effectiveness of falls prevention strategies for community-dwelling seniors. Based on these studies, the guide then discusses effective interventions and strategies.

An Inventory of Canadian Programs for the Prevention of Falls Among Seniors Living in the Community presents the results from a national compilation of Canadian programs designed to reduce falls or fall-related injuries among community-dwelling seniors. The main goal of this inventory is to identify the scope and type of falls prevention activities being offered to community-dwelling seniors in Canada to provide evidence for effective approaches for reducing injury among seniors, and to highlight efficient means of delivering prevention programs.

Community Emergency Response Volunteers Ontario

The Community Emergency Response Volunteers (CERV) Ontario program is a province-wide network of neighbourhood-based, multi-functional team of volunteers trained in basic emergency management principles and skills.

All Ontario residents are encouraged to join the CERV Ontario program, with recruitment targeted towards Ontario's retirees, especially retired police officers, firefighters and paramedics to tap into their experience and expertise to liaise with current emergency front-line responders.

Criteria for membership and training will be co-ordinated through Emergency Measures Ontario (EMO), with local municipal emergency management co-ordinators offering training sessions within their jurisdictions. Teams will consist of 20 community members. Volunteers will be trained in the program objectives, their roles and responsibilities, basic medical and lifesaving skills, general emergency and disaster response skills, municipal emergency management programs and the psychology of a disaster.

To learn more about CERV Ontario, see the Ministry of Public Safety and Security Web site at www.sgcs.gov.on.ca or to be considered for a position when the program becomes available to your community, call 416-314-8600 to register.

Employment, Lifelong Learning and Volunteering

14.1 Employment	144
JobGrow and Training Hotline	144
Labour Market Information	144
Job Connect	144
14.2 Lifelong Learning	145
Literacy	145
Literacy and Basic Skills Program	145
Ontario Literacy Coalition	145
Continuing Education	145
School Boards	145
Colleges and Universities	146
Elderhostel	146
The Canadian Network for Third Age Learning	146
Distance Education	147
Ontario Council for University Lifelong Learning	147
OntarioLearn.com	147
The Independent Learning Centre	147
The Node Learning Technologies Network	148
Office of Learning Technologies	148
Computer Training	148
Colleges and Universities	148
Public Libraries	148
Older Adult Centres	148
Ontario Coalition of Senior Citizens' Organizations	149
The Student Connection Program	149
14.3 Volunteering	149
Volunteer Centres	149
Good Neighbours Program	149
Words on Work Women's Speakers Bureau	150
Community Volunteer Income Tax Program	150
Community Emergency Response	
Volunteer Ontario	150

14.1 Employment

Job Grow and Training Hotline

Through the JobGrow and Training Hotline counsellors assess your employment and training needs to determine appropriate programs and services.

Toll-free: 1-888-562-4769

Phone: 416-326-5656

Labour Market Information

Ontario Job Futures 2000 is a publication that provides information on the current trends and future outlook for 157 occupations common to Ontario. It is a joint effort of the province of Ontario and the Government of Canada. This publication is available through public libraries, or can be accessed through the Internet at www.ontariojobfutures.net

Ontario WorkinfoNet (OnWIN) is a Web site that features a searchable directory of links to over 2,000 Web sites specializing in employment, career and labour market information for Ontario and regions of Ontario. OnWIN is a partnership of the Ontario Ministries of Education;

Training, Colleges and Universities; Agriculture and Food; Human Resources Development Canada, Ontario Region; and Canada WorkinfoNet. For more information, visit the OnWIN Web site at www.on.workinfo.net.ca

Job Connect

Job Connect helps job seekers gain the skills and knowledge to find and keep jobs. It provides help with career planning and job search techniques, work experience placements, and on-the-job training for people in Ontario. Seniors are welcome to visit any Job Connect agency to view information on the labour market, job search and resume writing. For more information call the

JobGrow and Training Hotline:

Toll-free: 1-888-562-4769

Phone: 416-326-5656

14.2 Lifelong Learning

Literacy

Literacy and Basic Skills Program

The Literacy and Basic Skills Program of the Ministry of Training, Colleges and Universities provides one-on-one tutoring, small groups and classes for adults 19 years old and up who are out of school and lack the literacy skills necessary to find and keep a job or to meet everyday needs. Programs are offered in a variety of settings across Ontario.

For more information about the literacy and basic skills training programs, contact the Ministry of Training, Colleges and Universities' toll-free Training Hotline:

The Literacy and Basic Skills Program

Ministry of Training, Colleges and Universities

Toll-free: 1-800-387-5656

Phone: 416-326-5656

Web site: www.edu.gov.on.ca/eng/training/literacy/main.html

Many seniors have expressed an interest in being a literacy volunteer. For more information call the

JobGrow and Training Hotline:

Toll-free: 1-888-562-4769

Phone: 416-326-5656

Ontario Literacy Coalition

The Ontario Literacy Coalition (OLC) looks for and promotes effective and respectful ways to meet the needs of people in Ontario who have literacy challenges. OLC's work is provincial in scope and impact. OLC brings together diverse groups and individuals to carry out its work. Volunteers are always welcome.

Ontario Literacy Coalition

365 Bloor St. E., Ste. 1003

Toronto ON M4W 3L4

Phone: 416-963-5787

Fax: 416-963-8102

E-mail: olc@on.literacy.ca

Web site: www.on.literacy.ca

Continuing Education

School Boards

Many school boards offer continuing education programs to adults during the day, evening or on weekends. These courses may be for credit or for interest. For more information contact your district school board, listed in the White Pages of your telephone directory, or visit the Ministry of Education's Web site at www.edu.gov.on.ca

Colleges and Universities

Ontario's universities and colleges offer many opportunities for continuing and distance education, through day, evening or weekend classes. Contact your local university or college for a course calendar or for more information regarding continuing education opportunities. Prior to registration, inquire whether there are any special programs or rates available to seniors. For the college or university nearest you, consult the White Pages of your telephone book or visit the Ministry of Training, Colleges and Universities web site for a list of Universities and Colleges in Ontario:

Universities:

[www.edu.gov.on.ca/eng/
general/list/univers.html](http://www.edu.gov.on.ca/eng/general/list/univers.html)

Colleges:

[www.edu.gov.on.ca/eng/
general/list/college.html](http://www.edu.gov.on.ca/eng/general/list/college.html)

Elderhostel

Elderhostel is a non-profit organization for adults 55 and over that provides educational learning adventures to nearly 250,000 older adults each year. Elderhostel offers over 11,000 programs a year in more than 100 countries. In addition, there are a number of online seminars and courses available.

Elderhostel

PO Box 4488, Station A
Toronto ON M5W 4H1
Toll-free: 1-877-426-8056
Fax Toll-free: 1-877-426-2166
Web site: www.elderhostel.org

The Canadian Network for Third Age Learning

The Canadian Network for Third Age Learning (CATALIST) is a bilingual network of organizations that fosters learning for seniors (people in the third age). The Network encourages enhanced learning opportunities for all Canadian older adults by acting as the point of contact to link groups, organizations, associations, and/or educational institutions that are interested in delivering programs for third age learners.

CATALIST

c/o Seniors' Education Centre
Centre for Continuing Education
University of Regina
College Ave. and Cornwall St.
Regina SK S4S 0A2
Phone: 306-585-5706
Fax: 306-585-5736
E-mail: catalist@uregina.ca
Web site: www.catalist.ca

Distance Education

Ontario Council for University Lifelong Learning

The Ontario Council for University Lifelong Learning (OCULL) promotes public recognition of university continuing and distance education as a major source of lifelong learning opportunities for adults in Ontario. The OCULL Web site offers a searchable database of distance education courses and program at 15 Ontario universities at www.open.uoguelph.ca

Office of Open Learning

Room 160, Johnston Hall
University of Guelph
Guelph ON N1G 2W1
Phone: 519-767-5000
Fax: 519-767-1114
E-mail: info@open.uoguelph.ca
Web site: www.open.uoguelph.ca

OntarioLearn.com

OntarioLearn.com is a consortium of 22 Ontario Community Colleges who have partnered to develop and deliver online courses. Today, OntarioLearn.com offers more than 300 courses to thousands of online college students each semester. Students must register through one of the partner colleges. An instructor is available to answer questions, encourage discussion on course topics and provide feedback.

For more information, visit
www.ontariolearn.com

The Independent Learning Centre

The Independent Learning Centre (ILC) of TVOntario provides a distance education program, in English and in French, for Ontario residents who want to earn secondary school diploma credits, upgrade basic skills, or study for personal development. Students may start a course or earn their secondary school diploma at any time of the year and may study at their own pace. Students' work is marked by Ontario certified teachers.

The Independent Learning Centre

2180 Yonge St., 7th Floor
Toronto ON M4T 2T1
Toll-free English: 1-800-387-5512
Toll-free French: 1-800-265-0454
English: 416-484-2704
French: 416-484-2722
Fax: 416-484-2754
E-mail: learner.ilc@tvo.org
Web site: www.ilccei.com

The Node Learning Technologies Network

The Node is an independent not-for-profit corporation established in 1996 as the Network for Ontario Distance Educators. The Node has gathered together a variety of Web site resources for online students including online reference tools, a virtual librarian that teaches the basics of searching the Internet, and links to online databases and listings of distance education courses. For more information, visit The Node Web site at www.thenode.org

Office of Learning Technologies

The Office of Learning Technologies (OLT) is a department of Human Resources Development Canada. The "Learners" section of the OLT Web site includes guides for distance learning, information on getting familiar with technologies, a list of educational institutions providing interactive courses, and a directory of online and distance courses.

Office of Learning Technologies

Human Resources Development
Canada

15 Eddy St., Ground Floor
Hull PQ K1A 0M5

Phone: 819-953-0300

Fax: 819-997-6777

Web site: <http://olt-bta.hrdc-drhc.gc.ca>

Computer Training

The following organizations provide computer training:

Colleges and Universities

Many of Ontario's universities and colleges offer opportunities for computer training. See page 146 for more information.

Public Libraries

Many Ontario public libraries help people develop their computer skills. All libraries that provide public Internet access also provide instruction on how to use the Internet. Public libraries run courses for beginners, as well as more advanced training. Most courses are free. To find your nearest library, consult the Government Blue Pages of your telephone book under the keyword "Libraries" or visit the "Index of Public Libraries" Web site at www.library.on.ca/director/dir-index.html

Older Adult Centres

Many Older Adult Centres across Ontario provide educational programming, including computer training. To learn more about Older Adult Centres and how to find a centre in your community, see page 153.

Ontario Coalition of Senior Citizens' Organizations

Free computer classes are offered to Ontario Coalition of Seniors Citizens' Organizations (OCSCO) members and seniors at large in the Toronto area: Computer Basics, Internet and E-mail.

For more information, or to register for classes, contact **OCSCO** at:

3101 Bathurst St., Ste. 500
Toronto ON M6A 2A6
Toll-free: 1-800-265-0779
Phone: 416-760-0744
E-mail: ocsco@web.net
Web site: www.ocsco.ca

The Student Connection Program

The Student Connection Program (SCP) is an Industry Canada and Youth Employment Strategy initiative, created in part to introduce Canadian seniors to the service and communication power of the Internet. Participants benefit from personalized tutoring and may elect to have courses conducted at home or in small group classes at one of SCP's four locations across Ontario.

For pricing details and registration information:

Toll-free: 1-888-807-7777
Web site: www.scp-ebb.com/english/seniors.cfm

14.3 Volunteering

Volunteer Centres

The Ontario Volunteer Centre Network has 33 member volunteer centres across the province, including a number of bilingual and francophone centres.

Volunteer centres provide services for individuals and organizations that seek information on volunteering and act as a clearinghouse to help volunteers and agencies connect with one another.

For information on volunteering opportunities in your community and to find the **Volunteer Centre** nearest you:

Toll-free: 1-800-670-0401
Web site: www.volunteer.ca

Good Neighbours Programs

Good Neighbours communities are part of the Ontario government's commitment to promote volunteerism and build strong communities. Ontario's Good Neighbours communities encourage each of us to reach out and help others in our neighbourhood who may need assistance, especially those who need help because of age, a medical condition, disability or other conditions that might limit their lives.

For information on whether your community is a Good Neighbours community, or to help it become one, consult the Blue Pages of your telephone book under the keywords "Volunteer Initiatives" then "Good Neighbours Program", or call the Ministry of Citizenship at 416-325-6853. Information on the program can also be found on ministry's Web site at www.gov.on.ca/citizenship under the "Volunteerism" link.

Words on Work Women's Speakers Bureau

Words on Work (WOW) is a program in which schools invite dynamic women speakers to talk with students about career options in ways that will inspire and motivate them. These women are volunteers representing a wide range of careers. Discussions revolve around what each woman does (or did, if now retired), why she is passionate about her career, the personal and economic benefits of her profession, the obstacles she had to overcome, and the rewards.

Words on Work

Toll-free: 1-800-790-9113

Phone: 416-440-5118

E-mail: ssteele@tlp.on.ca

Web site: www.wordsonwork.ca

Community Volunteer Income Tax Program

Would you like to help someone complete their tax return? Under the Canada Customs and Revenue Agency's Community Volunteer Income Tax Program, trained volunteers complete basic tax returns free of charge for individuals with low incomes and simple tax situations. To volunteer, call 1-800-959-8281 or visit www.ccra.gc.ca/volunteer

Community Emergency Response Volunteer Ontario

The Community Emergency Response Volunteer Ontario (CERV) program is a province-wide network of neighbourhood-based, multifunctional team of volunteers trained in basic emergency management principles and skills.

For more information on CERV, see page 142.

Active Living, Leisure and Travel

15.1 Active Living and Leisure	153
Online Life Event Bundle "Leisure and Active Living For Older Adults"	153
Community Activities	153
Older Adult Centres	153
Public Libraries	154
The Arts	154
Museums and Historical Societies	154
Family History	155
15.2 Nutrition	155
Canada's Food Guide to Healthy Eating	155
Common Sense Nutrition for Seniors	155
Dietitians of Canada	156
15.3 Sports and Recreation	156
Active Ontario	156
Canada's Physical Activity Guide to Healthy Active Living for Older Adults	156
Provincial Sport Organizations	157
Ontario Senior Games	157
15.4 The Outdoors	157
Ontario Parks	157
Discounts for Seniors and Persons with Disabilities	157
Facilities for Persons with Disabilities	158
Recreational Vehicles	158
Campsite Reservations	158
Conservation Ontario	159
Fishing and Hunting in Ontario	159
Fishing	159
Hunting	160

15.5 Things To See and Do In Ontario	160
Ontario Travel and Tourism Information	160
Travel Information Centres	161
 15.6 Travel	 161
Travel Documents	161
Passports	161
Visas and Tourist Cards	161
Customs Information and Services	162
Travel Industry Council of Ontario	162
Travel Health	163
Travel Medicine Program	163
Absences from Ontario –	
Maintaining Your OHIP Coverage	163
Insured Services - Travelling Outside	
Ontario and Outside Canada	164
Travelling Outside Ontario	164
Travelling Outside Canada	164
Health Services Travel Claims	164
Ontario Drug Benefit Program and	
Travel Outside of Ontario	165
 15.7 Retirement Abroad	 165
Information About Retiring Abroad	165
Canadian Snowbird Association	166

15.1 Active Living and Leisure

Online Life Event Bundle "Leisure and Active Living for Older Adults"

The Ontario government is bundling information and services around key life events, such as "Leisure and Active Living for Older Adults". Each bundle brings together in one place everything on the subject. From this site, you can find information on things about the Arts, Community Involvement, and Volunteering, Family History, Finding a Job, Learning Opportunities, The Outdoors, Recreation and Travel.

For information, visit the "Your Government" section at the Government of Ontario Web site at www.gov.on.ca or a Government Information Centres, or call the Citizens' Inquiry Bureau at 1-800-267-8097. For the GIC nearest you, see the Directory, Appendix 3.

Community Activities

For information about recreation and social activities in your community, check with local community centres, cultural centres, places of worship, your municipal department of Parks and Recreation and service clubs in your area (e.g., YMCA, Rotary, Lions, Royal Canadian Legion, Kinsmen, Kinettes, Kiwanis) listed in the White Pages of your telephone book, or the community listings in your local community newspaper.

Older Adult Centres

Older Adult Centres provide a wide range of social, recreational and educational activities and programs for older adults.

To locate an Older Adult Centre in your community:

- contact your local Community Information Centre (see page 12)
- check with your local Parks and Recreation Department (listed in the Blue Pages of your telephone book under the keyword "Parks and Recreation") or
- contact the Older Adult Centres Association of Ontario:
Phone: 416-426-7038
E-mail: office@oacao.org
Web site : www.oacao.org

Public Libraries

Ontario has an extensive public and Aboriginal library network, which provide many services to seniors and their families in a welcoming, accessible and friendly atmosphere, including:

- Internet access through computer workstations and Internet training
- reference materials, in both paper and electronic forms
- reference services by trained librarians
- lending of books, magazines, compact discs, cassette tapes, videos and films
- workshops on health and leisure topics, social activities, book clubs.

Librarians are available to answer questions, request books and other materials through the inter-library loan system and help you use the computer workstations.

For the library nearest you, consult the Blue Pages of your telephone book under the keyword "Libraries" or visit the "Index of Public Libraries" Web site at www.library.on.ca/director/dir-index.html

The Arts

If you love the arts, you may want to contact your community arts council through Community Arts Ontario.

Some local arts organizations have special senior rates, programs or teaching opportunities.

Community Arts Ontario

401 Richmond St. W., Ste. 441
Toronto ON M5V 3A8
Toll-free: 1-800-806-2302
Phone: 416-598-1128
Fax: 416-598-4468
E-mail: info@artsonline.ca

Museums and Historical Societies

Ontario has a wealth of history to be discovered through small museums and historical societies, from community initiatives to world-renowned provincial institutions like the Royal Ontario Museum. For more information, contact these organizations:

Ontario Museum Association

50 Baldwin St.
Toronto ON M5T 1L4
Phone: 416-348-8672
Fax: 416-348-0438
E-mail: communications@museumsontario.com
Web site: www.museumsontario.com

Ontario Historical Society

34 Parkview Ave.
Willowdale ON M2N 3Y2
Phone: 416-226-9011
Fax: 416-226-2740
Web site: www.ontariohistorical.society.ca

Multicultural History Society

43 Queen's Park Cres. E.
Toronto ON M5S 2C3
Phone: 416-979-2973
Fax: 416-979-7947
E-mail: mhso.mail@utoronto.ca
Web site: <http://citd.utsc.utoronto.ca/mhso>

Family History

If you are interested in exploring your family history, government and community organizations such as the Ontario Genealogical Society, The Archives of Ontario, the National Archives of Canada and the National Library of Canada are available to assist you with your research. See the Directory, Appendix 3.

15.2 Nutrition

Canada's Food Guide to Healthy Eating

Eating is one of the best things life has to offer. Food helps you celebrate with your family and friends. It nourishes your body. It gives you energy to get through each day. The right balance of food and activity helps you stay at a healthy body weight.

You don't have to give up foods you love for the sake of your health. But you do need to aim for variety and moderation. Canada's *Food Guide to Healthy Eating* can help you make choices. For a copy, contact:

Publications Health Canada

Ottawa ON K1A 0K9
Phone: 613-954-5995
Web site: www.hc-sc.gc.ca/hppb/nutrition/pube/foodguid/index.html

Common Sense Nutrition for Seniors

This publication provides information on Canada's Food Guide, nutrient needs of seniors, menu planning, shopping strategies, food safety and storage, and food preparation with a microwave oven. The information is in large type and recipes make one or two servings.

Common Sense Nutrition for Seniors is available through the Ontario Ministry of Agriculture and Food at a cost of \$5 per copy. To order a copy, call the Ministry toll-free at 1-888-466-2372 and request publication number 470.

Dietitians of Canada

Dietitians of Canada is an association of food and nutrition professionals committed to the health and well-being of Canadians. Dietitians of Canada produce a variety of resources to help people make healthy food choices and learn more about the role of nutrition in health. Dietitians of Canada can help you find a nutritionist in your area.

Dietitians of Canada

480 University Ave., Ste. 604
Toronto ON M5G 1V2
Phone: 416-596-0857
Fax: 416-596-0603
Web site: www.dietitians.ca

15.3 Sports and Recreation

Active Ontario

Active Ontario is the Ontario government's Physical Activity Strategy, managed by the Ministries of Tourism and Recreation, and Health and Long-Term Care.

Active Ontario is your one-stop source of information on increasing physical activity in Ontario. If you are a physical activity leader, you'll find all kinds of tools, resources, ideas and links to help you promote

increased participation in physical activity in your community. For those of you who just want to learn more about the benefits of physical activity, there's valuable information to help you get started on a more active, healthier lifestyle.

Active Ontario

1185 Eglinton Ave. E.
North York ON M3C 3C6
Phone: 416-426-7239
TTY: 416-426-7421
E-mail: info@activeontario.org
Web site: www.activeontario.org

Canada's Physical Activity Guide to Healthy Active Living for Older Adults

Canada's Physical Activity Guide to Healthy Active Living for Older Adults promotes physical activity in an aging society. The guide serves as a roadmap for older adults – explaining why physical activity is important, offering tips and easy ways to increase their physical activity and stating how much is needed to maintain good health and improved quality of living in later life. For a copy of the guide, or for more information:

Toll-free: 1-888-334-9769
Web site: www.healthcanada.ca/paguide

Provincial Sport Organizations

The Ministry of Tourism and Recreation supports provincial sport organizations through grants, resources and consultative services. Provincial sport organizations train coaches and officials, co-ordinate regional and provincial championships, expand the base of participation and assist athletes. Many provincial sport organizations provide programming for seniors. The Sport Alliance of Ontario assists individuals and organizations interested in supporting sport and recreation throughout Ontario. Their Web site provides a list of provincial sport organizations under the "Links" section.

Sport Alliance of Ontario

1185 Eglinton Ave. E.
North York ON M3C 3C6
Phone: 416-426-7000
Web site: www.sportalliance.com

Ontario Senior Games

The Ontario Senior Games, known as Actifest (summer) and Winterfest (winter), are multievent provincial competitions in various sports and activities for adults aged 55 and older. Actifest and Winterfest are each held every two years in alternating years. Participants qualify by winning competitions held in 39 districts across the province.

For more information about the games, or to find out how you can become a participant, contact:

Ontario Senior Games Association

1185 Eglinton Ave. E., Ste.204
North York ON M3C 3C6
Toll-free: 1-800-320-6423
Phone: 416-426-7031
Fax: 416-426-7226
E-mail: seniorgames@osrc.com
Web site: www.cyberus.ca/~jsellers/games.htm

15.4 The Outdoors

Ontario Parks

Whether it's spectacular scenery, hiking trails, historical sites or sandy beaches you're looking for, you'll find it all in Ontario's provincial parks.

Discounts for Seniors and Persons with Disabilities

Ontario Parks offers reduced camping and day-use fees to encourage Ontario residents over the age of 65 and persons with physical disabilities to take advantage of provincial park facilities, activities and services. In general, camping and day-use fees are discounted by 20 percent for Ontario seniors and by 50 percent for disabled persons.

Persons who have a valid Disabled Persons Parking Permit issued by the Ontario Ministry of Transportation (see page 95), or a National Identity Card issued by the Canadian National Institute for the Blind, are eligible for reduced fees for the disabled.

Facilities for Persons with Disabilities

Ontario Parks offers a variety of facilities for campers and day visitors with disabilities, making it possible for those in wheelchairs, or with visual or other impairments to enjoy the natural environment.

Most picnic areas, campsites and some self-guided trails or boardwalks in provincial parks are wide enough to accommodate a wheelchair. Comfort stations in many parks are designed for older adults or those with limited mobility and include railings and seats in special, larger shower stalls, and lower nozzles with hand adapters. Many parks also have wheelchair-accessible interpretive exhibit buildings and administrative offices.

Recreational Vehicles

With over 15,000 car-camping sites, there are plenty of provincial park campsites that will accommodate recreational vehicles (RVs). Electrical hook-ups and trailer dumping stations are available in most parks. Only one RV is permitted per campsite.

When making a camping reservation by telephone, be sure to tell the call-centre operator the size of your RV. The sizes of individual campsites are indicated on the campground maps on the Ontario Parks Web site, so when making a reservation via the Web site, you can determine whether or not the campsite you're looking at will accommodate your RV.

Campsite Reservations

Reservations for camping are recommended and may be made using the Ontario Parks reservation Web site at www.ontarioparks.com or by calling 1-888-ONT-PARK (1-888-668-7275) between 7 a.m. and 11 p.m. daily. You can reserve a site up to five months in advance. There is a \$9 non-refundable fee for making a telephone or Web site reservation.

When making a telephone reservation, please advise call-centre operators of your eligibility for the Ontario Seniors or Ontario Disabled Persons discounts. Call-centre staff may be able to help you reserve a site close to an accessible comfort station, or possibly suggest another park that would better suit your needs.

Information about park opening and closing dates, fees and how to make a reservation can be found in the Ontario Parks Guide, available at:

- provincial park offices
- Ministry of Natural Resources district offices
- Ontario Travel Information Centres (see page 161), or
- by calling 1-800-ONTARIO (1-888-668-2746).

Ontario Tourism

Toll-free English: 1-800-ONTARIO
(1-800-668-2746)
Toll-free French: 1-800-268-3736

Ontario Parks

Toll-free: 1-888-ONT-PARK
(1-800-668-7275)
Web site: www.OntarioParks.com

Ministry of Natural Resources

Toll-free: 1-800-667-1940
TTY: 416-314-6557
Web site: www.mnr.gov.on.ca/MNR

Conservation Ontario

Conservation Ontario is a network of 36 Conservation Authorities with over 250 conservation areas offering a variety of recreational and educational outdoor activities such as birding, hiking, camping, canoeing and interpretive centres.

For a listing of the conservation areas and their activities, your local Conservation Authority is listed in the Blue Pages of your telephone book under the keyword "Conservation Areas." Or consult the Conservation Ontario's publication "Your Guide to Conservation Areas in Ontario," available in print or online.

Conservation Ontario

120 Bayview Pkwy., PO Box 11
Newmarket ON L3Y 4W3
Phone: 905-895-0716
Fax: 905-895-0751
E-mail: info@conservation-ontario.on.ca
Web site: www.conservation-ontario.on.ca

Fishing and Hunting in Ontario

Fishing

Most Canadians need a licence to fish in Ontario. Fishing licences are sold by more than 2,000 licence issuers across Ontario, with all sales revenue used to manage the resource.

An Ontario Outdoors Card is a plastic, wallet-sized identification card to which your Ontario fishing licence tag is affixed. You need an Ontario-issued Outdoors Card if:

- you are a resident of Canada, and
- you are at least 18 years old but have not reached your 65th birthday, and
- you want to fish in Ontario.

If you are 65 years of age or older, or a disabled Canadian resident (as defined by the *Fish and Wildlife Conservation Act*), you are not required to obtain an Outdoors Card or a fishing licence to fish in Ontario.

However, people who are exempt from obtaining an Outdoors Card and fishing licence have the same rights and responsibilities as those who have purchased a fishing licence, and must abide by all regulations, including catch and possession limits.

Hunting

If you wish to hunt in Ontario, you must have a licence valid for the species or group of species you are hunting and you must carry the licence and any validation tags with you while hunting. You must show the licence to a Conservation Officer if asked to do so. There are no discounts or special regulation provisions for seniors or disabled persons associated with hunting.

A complete and valid licence to hunt consists of an Outdoors Card plus the required hunting licence tags (affixed to the back of your Outdoors Card) plus any applicable paper hunting licences and game seals and/or validation tags. One-year hunting licence tags are available from licence issuers located throughout Ontario.

Ministry of Natural Resources

Outdoors Card Centre

Toll-free: 1-800-387-7011

Web site: www.mnr.gov.on.ca/MNR

15.5 Things To See and Do In Ontario

Ontario Travel and Tourism Information

There are many resources available to consumers wishing to discover the treasures of our province as a tourist. The information is made available through the Ontario Tourism Marketing Partnership, the marketing arm of the Ontario Ministry of Tourism and Recreation. Whether you wish to take a quick day trip or explore the entire province, there is a wealth of resources available.

You can view these publication either online at www.ontariotravel.net, in print at one of the province's 18 Travel Information Centres or you can request a copy by calling:

Ontario Travel and Tourism Information

Toll-free English: 1-800-ONTARIO
(1-800-668-2746)

Toll-free French: 1-800-268-3736

TTY: 416-314-6557

Web site: www.ontariotravel.net

Travel Information Centres

The Ministry of Tourism and Recreation operates 18 Ontario Travel Information Centres (TICs) across the province. TICs offer expert travel counselling, customized trip planning and assistance with accommodation reservations. You will find information and publications on tourist attractions, accommodations, campgrounds, parks, events, festivals, hunting, fishing, boating, skiing and more. Pick up your free Ontario road map along with various ministry publications. The Travel Centres are also equipped with up-to-date reports on ski conditions, winter road conditions, provincial park vacancies, spring blossom, or fall colour tours, etc.

Year-round Travel Centres are located in Barrie, Cornwall, Fort Erie, Fort Frances, Niagara Falls, St. Catharines, Sarnia, Sault Ste. Marie, Toronto and Windsor.

Seasonal Travel Centres are located in Hawkesbury, Hill Island, Lancaster, Kenora, Pigeon River, Prescott and Rainy River.

For the Travel Information Centre nearest you, call 1-800-ONTARIO (1-800-668-2746) or visit www.ontariotravel.net

15.6 Travel

Travel Documents

Passports

You can get a passport application at any post office, passport office or on the Internet at www.ppt.gc.ca. Passports are issued (for a fee) by the Passport Office at the Department of Foreign Affairs and International Trade, and are valid for five years. To apply in person for a passport, go to one of the regional offices listed in the Blue Pages of your telephone book under the keyword "Passports". If you mail your passport application, send it to:

Department of Foreign Affairs and International Trade

Passport Office
Ottawa ON K1A 0G2

For more information, call:

Toll-free: 1-800-567-6868

Phone: 613-944-6788

Visas and Tourist Cards

Certain countries require visas (permits to enter or leave the country) or tourist cards. For more information, call your travel agent, tourist board or airline, or contact the embassy or consulate of the country you wish to visit, listed in the White Pages of your telephone book. The following numbers offer travel and advisory information:

Toll-free: 1-800-267-6788

Phone: 613-944-6788

Web site: www.voyage.gc.ca

You can also find useful information and advice on passports and visas, medical needs (vaccination, medication, etc.), extra health insurance, money matters, etc. through a booklet called "Bon Voyage" available at your nearest passport office, or by writing or calling:

**Department of Foreign Affairs
and International Trade**

Info Centre

125 Sussex Dr.

Ottawa ON K1A 0G2

Toll-free: 1-800-267-8376

Phone: 613-944-4000

Web site: www.dfait-maeci.gc.ca

**Customs Information
and Services**

The Canada Customs and Revenue Agency (CCRA) produces a useful brochure entitled *I Declare*. This free brochure explains what and how much you are entitled to bring back to Canada from your travels. You can get a copy by calling the CCRA at 1-800-959-2221, by visiting www.ccra.gc.ca/forms, or by visiting any CCRA office, travel agency, border point, airport or passport office.

The Automated Customs Information Service (ACIS) is a 24-hour phone service that offers you recorded information about general customs topics. You can access ACIS free of charge throughout Canada at 1-800-461-9999. Callers from outside Canada can reach ACIS at 1-204-983-3500 or 1-506-636-5064 (long-distance charges will apply).

If you are travelling to or from the United States and you would like to know the approximate border wait time at major Canadian border crossings, go to www.ccra.gc.ca/border

**Travel Industry
Council of Ontario**

The Travel Industry Council of Ontario (TICO) is an administrative authority that administers the Travel Industry Act on behalf of Ontario's Ministry of Consumer and Business Services. TICO has two main roles: to ensure that Ontario's travel retailers and wholesalers conduct themselves honestly and professionally in accordance with the *Travel Industry Act*, and to administer the Ontario Travel Industry Compensation Fund.

If you have a complaint against an Ontario registered travel agent or travel wholesaler, TICO will help you address your concern after you have contacted the travel agent or wholesaler in an attempt to reach an equitable resolution. TICO will examine your complaint against the requirements of the *Travel Industry Act* to see if regulatory action is warranted, but it does not have the authority to settle a dispute or impose a settlement.

The purpose of the Ontario Travel Industry Compensation Fund is to reimburse consumers for travel services paid to a registered Ontario travel agent when the travel services are not provided.

TICO also produces a booklet "Travel Tips for Consumers", available online at www.tico.on.ca/Gateway/TICO/tico.html or by contacting:

Travel Industry Council of Ontario

2700 Matheson Blvd. E.
Ste. 402, West Tower
Mississauga ON L4W 4V9
Toll-free: 1-888-451-TICO (8426)
Phone: 905-624-6241
Fax: 905 624-8631
Web site: www.tico.on.ca/Gateway/TICO/tico.html

Travel Health

Travel Medicine Program

Health Canada's Travel Medicine Program provides information for persons travelling outside Canada including:

- current information on international disease outbreaks
- immunization recommendations for international travel
- general health advice for international travellers, and
- disease specific treatment and prevention guidelines.

Phone: 613-957-2991

Fax: 613-941-5366

E-mail: info@www.hc-sc.gc.ca

Web site: www.TravelHealth.gc.ca

Absences from Ontario – Maintaining Your OHIP Coverage

OHIP may cover all or a part of your health care costs while you are temporarily out of Ontario for up to 212 days in any 12-month period. You must be physically present in Ontario for 153 days in any 12-month period and make your permanent and principal home in Ontario.

You may be eligible to keep your OHIP coverage if you are out of the province for more than 212 days. This may apply if you are out of Ontario for study, work, missionary

work, vacation or other reason. You must be able to provide the Ministry of Health and Long-Term Care with documents that show that you meet these requirements. For general information about OHIP, see page 21.

Insured Services - Travelling Outside Ontario and Outside Canada

It is important to get private health insurance before you travel, as OHIP does not cover all health services received in other provinces and territories, and health care services obtained outside Canada can cost much more than the ministry pays.

Travelling Outside Ontario

When you are travelling in other Provinces or Territories in Canada, OHIP will insure most medically necessary health services. OHIP will not insure elective medical services (unless pre-arranged and approved by the Ministry of Health and Long-Term Care), prescription drugs from pharmacies, ambulance services, long-term care services, or vaccinations requested to travel outside Canada. If you pay for health services while travelling within Canada but outside of Ontario, request an itemized bill and you can submit the original receipts to your local OHIP office to apply for a refund.

Travelling Outside Canada

When you are travelling outside Canada, OHIP will pay a set rate for emergency hospital and physician services for an acute, unexpected condition, illness, disease or injury that arises outside Canada and requires immediate treatment. OHIP will not insure elective medical services (unless pre-arranged and approved by the Ministry of Health and Long-Term Care), prescription drugs from pharmacies, ambulance services, long-term care services, or vaccinations requested to travel outside Canada. If you pay for health services outside Canada, request an itemized bill and you can submit the original receipts to your local OHIP office to apply for a partial refund.

Health Services Travel Claims

The Ministry of Health and Long-Term Care has established a 12-month time limit for people who are submitting claims to OHIP for health services received outside Ontario or Canada.

For complete information about travelling outside Ontario and Canada, call your local Ministry of Health and Long-Term Care OHIP office, or visit the Ministry of Health and Long-Term Care Web site at www.gov.on.ca/health/english/pub/ohip/travel.html For the telephone number and location of the office nearest you, call the Seniors' INFOline at 1-888-910-1999.

Ontario Drug Benefit Program and Travel Outside of Ontario

If you have a valid Ontario Health Card, you are automatically entitled to receive benefits under the Ontario Drug Benefit Program (ODB), from the first day of the month after you turn 65.

The ODB does not cover medications purchased outside Ontario.

Under the ODB program, you may receive up to a maximum 100 days' supply of medications. However, if you are travelling outside the province for between 100 and 200 days, you may access a second 100 days' supply of medication before you leave Ontario. In order to obtain an early refill for a second supply of up to 100 days of medication, you must provide your pharmacist with:

- a letter (which you have written yourself) confirming that you are leaving the province for between 100 and 200 days, or
- a copy of your travel insurance, confirming that you are leaving the province for between 100 and 200 days.

Your normal co-payment will also apply to the second 100-days' supply.

For more information on the

Ontario Drug Benefit Program:

Toll-free: 1-800-268-1154

Phone: 416-327-8109

TTY Toll-free: 1-800-387-5559

E-mail: DrugPrograms@moh.gov.on.ca

Web site: www.gov.on.ca/health

15.7 Retirement Abroad

Information About Retiring Abroad

The Consular Affairs Bureau of the Department of Foreign Affairs and International Trade has available in print and online a publication entitled *Retirement Abroad: Seeing the Sunsets*, which offers information and tips for people thinking about retiring in another country either on a seasonal or permanent basis.

To order a copy, contact:

Enquiries Service

Department of Foreign Affairs
and International Trade
125 Sussex Dr.

Ottawa ON K1A 0G2

Toll-free: 1-800-267-8376

Phone: 613-944-4000

E-mail: enqserv@dfait-maeci.gc.ca

Web site: www.voyage.gc.ca/

Consular-e/Publications/retirement_abroad-e.htm

Canadian Snowbird Association

The Canadian Snowbird Association (CSA) is a non-profit organization that works for Canadian travellers by actively defending and improving their rights and privileges.

Canadian Snowbird Association

180 Lesmill Rd.
North York ON M3B 2T5
Toll-free: 1-800-265-3200
Phone: 416-391-9000
Fax: 416-441-7007
E-mail: CSAWriteUs@aol.com
Web site: www.snowbirds.org

Recognizing Seniors' Contributions

16.1 Congratulatory Messages	168
Birthday and Anniversary Greetings	168
Her Majesty The Queen	168
The Governor General of Canada	168
The Lieutenant Governor of Ontario	169
The Prime Minister of Canada	169
The Premier of Ontario	169
Member of Provincial Parliament and Member of Parliament	169
16.2 Honours and Awards	170
The Order of Ontario	170
Ontario Medal for Good Citizenship	170
Ontario Volunteer Service Awards	171
Outstanding Achievement Awards for Voluntarism in Ontario	171
Senior Achievement Award	171
Senior of the Year Award	171
16.3 Annual Special Events	172
Seniors' Month	172
International Day of Older Persons	172

16.1 Congratulatory Messages

Birthday and Anniversary Greetings

Family members or friends can obtain a birthday or wedding anniversary congratulatory message from Her Majesty The Queen, Governor General, Prime Minister, Lieutenant Governor of Ontario, Premier of Ontario, Members of Parliament (MPs) and Members of Provincial Parliament (MPPs).

Her Majesty The Queen

Since 1917 the Sovereign has sent greetings to Canadians for milestone birthdays marking 100, 105 or more years, and to couples celebrating 60, 65, 70, 75 or more years of marriage. Upon request, greetings are sent on behalf of Her Majesty The Queen from Rideau Hall, the Governor General's residence in Ottawa. To request a greeting from Her Majesty The Queen, provide a photocopy of a birth or wedding certificate and allow eight weeks notice to:

The Anniversary Section

Rideau Hall
1 Sussex Dr.
Ottawa ON K1A 0A1
Phone: 613-993-2913/613-993-8164
Fax: 613-990-7636
E-mail: anniv@gg.ca
Web site: www.gg.ca

The Governor General of Canada

The Governor General sends greetings upon request to Canadians who are 90 years of age or older (5-year intervals) and to couples who have been married for 50 years or more (5-year intervals). To request a greeting, provide a photocopy of a birth or wedding certificate and allow eight weeks notice to:

The Anniversary Section

Rideau Hall
1 Sussex Dr.
Ottawa ON K1A 0A1
Phone: 613-993-2913/613-993-8164
Fax: 613-990-7636
E-mail: anniv@gg.ca
Web site: www.gg.ca

The Lieutenant Governor of Ontario

The Lieutenant Governor sends greetings upon request to Ontarians celebrating birthdays of 90 years or more. Greetings are also sent on request to couples celebrating wedding anniversaries of 50 years or more. Send your request to the Office of the Lieutenant Governor of Ontario with six weeks notice to:

The Office of the Lieutenant Governor

Queen's Park
Toronto ON M7A 1A1
Phone: 416-325-7780
Fax: 416-325-7787
E-mail: ltgov@gov.on.ca
Web site: www.lt.gov.on.ca

The Prime Minister of Canada

The Prime Minister of Canada sends greetings upon request to Canadians celebrating birthdays of 65 years and over (5-year intervals). Couples marking wedding anniversaries of 25 years or more may receive greetings at 5-year intervals, or annually after their 40th anniversary. To obtain a greeting from the Prime Minister, allow six weeks notice and contact:

L. Viau – Co-ordinator

Congratulatory Message
Room 105, Langevin Block
Ottawa ON K1A 0A3
Phone: 613-941-6880
Fax: 613-941-6901
E-mail: pm@pm.gc.ca
Web site: www.pm.gc.ca

The Premier of Ontario

The Premier sends greetings upon request to Ontarians celebrating } birthdays of 80 years or more (5-year intervals) and to couples marking wedding anniversaries of 40 years or more (5-year intervals). To obtain a message from the Premier, allow six weeks notice and contact:

Premier's Correspondence Unit

Room 4620, Whitney Block
99 Wellesley St. W.
Toronto ON M7A 1A1
Phone: 416-325-3777
Fax: 416-325-3745

Member of Provincial Parliament and Member of Parliament

The MPP and MP of your community sends greetings upon request for a variety of occasions. To obtain a message from your local MPP or MP contact his/her community office, listed in the White Pages of your telephone book.

To find out who your MPP is,
contact **Elections Ontario**:

Toll-free: 1-800-677-8683

Web site: www.electionsontario.on.ca (see "Electoral Districts")

To find out who your MP is,
contact **Elections Canada**:

Toll-free: 1-800-463-6868

Web site: www.elections.ca (see
"Who is my Member of Parliament")

16.2 Honours and Awards

The Ministry of Citizenship, through the Ontario Honours and Awards office, organizes a series of annual awards programs to recognize outstanding professional and volunteer contributions to Ontario. These awards promote responsible citizenship by publicly saluting those who have made exceptional contributions to the common good. Special commemorative functions are also organized to celebrate the participation of all Ontarians in the life of the province.

For more information on any of the award programs described below or to find out how to nominate someone for an award, contact:

Ministry of Citizenship

Ontario Honours and Awards
400 University Ave., 2nd Floor
Toronto, ON M7A 2R9
Phone: 416-314-7526
E-mail: Honours&Awards@mczcr.gov.on.ca
Web site: www.gov.on.ca/citizenship

The Order of Ontario

The Order of Ontario is the province's most prestigious official honour. The award was created in 1986 by the Government of Ontario to recognize the highest level of individual excellence and achievement in any field. The men and women invested in the Order are representative of the best of Ontario's caring and diverse society and stand as shining examples for us all. Their lives have benefited society in Ontario or elsewhere.

Ontario Medal for Good Citizenship

In 1973, the Government of Ontario established the Ontario Medal for Good Citizenship to recognize people who, through exceptional long-term efforts, have made outstanding contributions to the well-being of their communities. Their assistance is given without expectation of remuneration or reward.

Ontario Volunteer Service Awards

The Ontario Volunteer Service Awards are a way for the government to recognize volunteers for their valuable contributions. The awards are also a way to thank volunteers for their continuous years of commitment and their dedicated service to a group. Adults are recognized for 5, 10, 15, 20, 25, 30 and 50 years of continuous service.

Outstanding Achievement Awards for Voluntarism in Ontario

The personal commitment made by volunteers all across Ontario is significant. Among the thousands of volunteers in Ontario are those who make exceptional contributions. The Outstanding Achievement Awards for Voluntarism in Ontario recognize extraordinary leadership, innovation and creativity. Each year, 20 awards are given to a select group of individuals, organizations and businesses that have made superlative contributions to their communities and the province through voluntary action.

Senior Achievement Award

The Ontario Senior Achievement Award is presented to 20 individuals annually. The purpose of the award is to recognize and honour outstanding seniors who, after age 65, have made significant contributions to their communities. The outstanding voluntary or professional achievement may have been made in any field of endeavour.

Senior of the Year Award

The Senior of the Year Award was established in 1994 to give each municipality in the province the opportunity to honour one outstanding senior in their community. The recipient is someone who, after age 65, has enriched the social, cultural or civic life of the community — without thought of personal or financial gain. Only municipalities, not the general public, can act as nominators for this award.

16.3 Annual Special Events

Seniors' Month

June is Seniors' Month in Ontario. Ontario has celebrated Seniors' Month every June for more than 20 years. It is a time to acknowledge seniors for their contributions. The Ontario government recognizes the contributions seniors continue to make within families, communities, the province and the nation.

Government programs and services for seniors reflect this respect and recognition for Ontario's older adults and range from health care initiatives and safety and security programs to sports and recreation opportunities.

Each year, on behalf of the Government of Ontario, the Ontario Seniors' Secretariat works with seniors' organizations and community groups across the province to co-ordinate Seniors' Month events and celebrations.

To learn about Seniors' Month activities in your community, visit the Ontario Seniors' Secretariat online at www.gov.on.ca/citizenship/seniors and browse through the Calendar of Events, or check with seniors' organizations and community groups in your area.

If your organization is planning a special seniors' event for June, let the Ontario Seniors' Secretariat (OSS) know by calling the **Senior INFOline**:

Toll-free: 1-888-910-1999

TTY Toll-free: 1-800-387-5559

International Day of Older Persons

The General Assembly of the United Nations designated October 1 as International Day of Older Persons. This day was observed for the first time throughout the world on October 1, 1991.

By designating a special day for seniors, the Assembly is recognizing the significant contributions of seniors around the world and also drawing attention to a demographic phenomenon: the rapid aging of our population.

Each year in recognition of the International Day of Older Persons, the Ontario Minister Responsible for Seniors delivers a statement to the Legislature to mark this special event. In 1998, the International Day of Older Persons marked the Government of Ontario's launch of its International Year of Older Persons (1999) activities.

Appendices

Appendix 1: Tips for Using the Telephone, Internet Sources and E-mail	174
Appendix 2: Frequently Asked Questions	177
Appendix 3: Seniors Directory to Programs and Services	182



Appendix 1

Tips for Using the Telephone, Internet Sources and E-mail

Many people are unfamiliar or have difficulty with using voice-mail, E-mail and Internet technologies. Here are some tips to help you use these sources to find out more about programs and services described in this guide.

Telephone

What do I need to know about using voice mail or automated voice response (AVR) systems?

Many government offices (health, income security), transportation companies (airlines, bus, highways), and even doctor's offices use AVRs. The following are some suggestions that can help you practice using AVRs until you become comfortable with them. Many AVR services are toll-free (1-800-numbers), or part of local exchanges, so there is no cost to you to practice.

Have a pencil and paper handy to jot down the various options offered and which buttons to press. Make note of the information you need when you hear it.

- Take your time to listen to all the options before choosing one. This can take several minutes.
- Take your time to press the number of the one you want.
- If you press the wrong number, return to the main menu and start over or hang up and call back.
- Usually, there is a number you can press to speak to someone in person.

What telephone services are available for persons with special needs?

Trouble hearing

Your telephone company can rent you a handset to attach to your phone that increases the volume. Teletypewriter (TTY) and signalling device services are also available for the deaf.

Visually impaired

You can obtain a large number pad for the phone. If you cannot read the phone book numbers, you may be eligible for free directory assistance services. Contact your telephone company for more information.

Speech and motion disabilities

Your telephone company can tell you how to access special services.

Internet

What is the Internet?

The Internet is a world-wide resource base of information that you can access through a computer via an Internet service provider such as your telephone or cable company, or an Internet/computer business. Many public libraries and some seniors' centres make Internet services available to you at no charge.

What services can I find on the Internet?

You can find information on almost any topic by searching on the Internet. Once you sign on using a registered name and password, you will be offered search options. Just type in what you're looking for in the briefest terms, and the search engine direct you to many Web sites where you can explore further.

Or, if you have the address for a particular Web site, just type it in the address line and press Enter.

Are there guidelines for finding information on the Internet?

There is little regulation about what can or cannot be put on the Internet, so you must be careful to obtain reputable information. Particularly if you are looking for health-related information it's important to find trustworthy Web sites. Web sites should include the author's name, professional standing and contact information. Never use information you find on the Internet as a substitute for professional advice.

Where can I learn how to use the Internet?

Your public library may offer computer training to help you learn to use email and the Internet. Many community colleges and university extension divisions offer computer classes specifically designed for older adults. You can ask your local seniors' centre to set up workshops or courses on using computers. As well, numerous manuals, books and magazines are available that can provide opportunities for you to learn.

See page 148 of this guide for more information on computer training opportunities.

E-mail

Electronic mail, or E-mail, allows you to send or receive messages almost instantly to others via the Internet. Both parties need access to a computer, modem and telephone line or cable connection, as well as to a software program to set up an E-mail system.

You can buy E-mail software when you buy the service to connect your computer to the Internet. This is usually offered as a subscription service for a monthly fee, like your telephone or cable television service. Alternatively, if you do not have a computer with Internet capacity, but do have access to one (e.g., through your public library), you can subscribe to free E-mail services on the Internet. www.hotmail.com and www.yahoo.com are two Internet sites that provide free E-mail. You can sign on and choose your own username and password to ensure that no one else has access to your E-mail account.

The information above was adapted from *Making the Telephone Work for You* and *Using Computers for E-mail and the Internet*. These brochures were produced by the Seniors' Education Centre, University of Regina as part of the project *Everyday Technologies and Older Adults: Friend or Foe?* sponsored by the Nova Scotia Centre on Aging of Mount St. Vincent University. Funding was provided by Health Canada's Population Health Fund.

Frequently Asked Questions

1. As a retiree, what key programs and services should I be aware of?

The Ontario government is bundling information and services around key life events, such as "Getting Ready to Retire". Each bundle brings together in one place everything on the subject from across government jurisdictions and ministerial lines. From this site, you can find information on things you need to know and quick links to forms you might need including, OAS, CPP, International Benefits, Veterans Pension, GAINS, Ontario Drug Benefits, Housing and other resources.

For information, visit the "Your Government" section at the Government of Ontario Web site at www.gov.on.ca or one of over 50 Government Information Centres around the province, or call the Citizens' Inquiry Bureau at 1-800-267-8097. For the GIC nearest you, see the Directory, Appendix 3.

Income Security

Human Resources Development Canada administers two federal income security programs: Old Age Security (which includes the Guaranteed Income Supplement and the Allowance) and the Canada Pension Plan. For information, see pages 75-79.

The Government of Ontario administers the Guaranteed Annual Income System, which ensures a guaranteed minimum income for Ontario senior citizens by providing monthly payments to qualifying pensioners. For information, see page 81.

Drug Benefits

Once you turn 65 years of age, as long as you have a valid Ontario Health Card, you are automatically entitled to receive benefits under the Ontario Drug Benefit program. For information, see page 25.

2. Where do I go if I need home care or want to find out about nursing homes in my community?

There are 43 Community Care Access Centres (CCACs) in the province that provide simplified access to community-based long-term health care services including determining eligibility and arranging for a range of visiting health and personal support services (e.g. home care) in people's homes and arranging admissions to long-term care facilities (nursing homes/homes for the aged). For more information on Community Care Access Centres, see page 48.

3. I'm a senior with limited income:

A. What financial assistance is available to me?

If you have little or no income besides your Old Age Security (OAS) basic pension, you might be eligible to receive a monthly Guaranteed Income Supplement (GIS). The amount of this extra payment is based on your income and that of your spouse or common-law partner. You may also be eligible for the Allowance/ Allowance for the Survivor. This monthly allowance is designed to recognize the difficult circumstances faced by many survivors and by couples living on a single pension. For more information on OAS and GIS, see page 75-76.

The Government of Ontario administers the Guaranteed Annual Income System (GAINS), which ensures a guaranteed minimum income for Ontario senior citizens by providing monthly payments to qualifying pensioners. For more information, see page 81.

B. I need help managing my finances/debt, where can I get help?

If your finances are causing you concern or you are beginning to experience financial difficulty, contact a credit counselor. A credit counselor will carry out a full financial assessment to obtain a clear picture of your financial situation and will explore alternatives with you. Your counselor

will help you with money management skills and discuss strategies for dealing with debt. You may also want to contact your own financial institution to learn how they can help you. For more information, see page 87 on the Life Event Bundle "Managing Your Debt."

C. How can I find an affordable place to live?

There are a variety of accommodation options for older adults, depending on your financial and health situation. For information, see page 56.

Social housing is any housing where the owner receives a subsidy from the municipality or a cost-shared subsidy from the federal government to provide rent geared-to-income units (RGI units). Owners may be private landlords with rent supplement units, municipalities who own public housing or non-profit/co-operative corporations who own housing projects. Some non-profit housing providers have a legislated mandate to house seniors (those over the age of 65). For more information, see page 60.

4. Someone close to me has just passed away. What steps do I have to take, and whom do I notify?

On page 124 you will find detailed information on What to Do When Someone Dies, including how to go about making funeral arrangements

and the organizations that you may need to notify about the death.

5. I need to have dental work done, but I don't have private insurance to help cover the cost. What can I do?

Several universities and colleges have dental clinics open to the public. Services vary according to the clinic. Fees are generally less than what private practitioners charge. Contact clinics individually to determine services, fees and availability of appointments. For a list of university and college dental clinics, see Directory, Appendix 3.

Your local Community Information Centre (CIC) may also be able to identify options for dental care services in your area. See page 12 of this guide for more information on CICs.

6. I'm a new immigrant to Ontario, what services are available to help me get settled?

Information on Canadian immigration or citizenship is available through Citizenship and Immigration Canada. Also, community agencies across the province provide services to help newcomers adjust to their new lives in Ontario and become active members of their communities. For more information, see pages 112-113.

7. Where can I learn more about Property and Personal Care Powers of Attorney?

Information about Powers of Attorney and how to obtain a Power of Attorney Kit can be found on page 121. For information about Advanced Care Planning, see page 122.

8. What can I do if I believe that my friend's attorney is mismanaging her property or making personal care decisions for her that aren't what she would want?

If your friend is mentally capable, speak to your friend about your concerns. Your friend can revoke either or both of the powers of attorney if she believes that her attorney is not acting appropriately in the way that she wants.

If your friend is not mentally capable, you or one of your friend's relatives can apply to the court to become her Guardian of property and/or the person. A Guardianship order of the court takes priority over the power of attorney. The court order of guardianship gives authority to the named guardian to make decisions for property and/or personal care for the incapable person.

Also, if your friend is at serious risk of harm either in respect to her property or person, you can contact the Office of the Public Guardian and Trustee (OPGT) and ask that they conduct a guardianship investigation.

The Public Guardian and Trustee's information brochures may also assist you. See page 120 for information on the Office of the Public Guardian and Trustee and the services they offer.

9. Where can I learn more about Discrimination against Older Persons because of Age and Ageism?

The Ontario Human Rights Commission has conducted extensive research and consultation on ageism and age discrimination of older Ontarians. Refer to the Ontario Human Rights Commission on page 119 for more information.

10. How do I contact my Member of Provincial Parliament (MPP)?

To find out who your MPP is, contact Elections Ontario:

Toll-free: 1-800-677-8683

Web site: www.electionsontario.on.ca
(see "Electoral Districts")

11. Where can I find information on policies and programs for seniors in Canada?

The Seniors' Policies and Programs Database (SPPD) is a national database of government policies and programs for which seniors are the primary beneficiaries. The Federal, Provincial and Territorial Ministers Responsible for Seniors launched it as a lasting legacy of the International Year of Older Persons in 1999. The SPPD is an internet database containing information on health, income security, housing and other policies and programs across Canada for seniors and is maintained by the federal, provincial and territorial governments. The SPPD is a component of the National Framework on Aging and may be viewed by visiting the site at www.sppd.gc.ca



Appendix 3

Seniors Directory to Programs and Services

Aboriginal Programs and Services

Aboriginal Diabetes Programs

Anishinabek Health Commission of the Union of Ontario Indians
Phone: 705-657-9383
Web site: www.anishinabek.ca/health

The Association of Iroquois and Allied Indians
Phone: 519-434-2761
Web site: www.aiai.on.ca

Grand Council Treaty #3
Toll-free: 1-800-665-3384
Web site: www.treaty3.ca

The Nishnawbe Aski Nation
Phone: 807-623-8228
Web site: www.nan.on.ca

The Ontario Federation of Indian Friendship Centres
Phone: 416-956-7575
Web site: www.ofifc.org

The Ontario Métis Aboriginal Association
Toll-free: 1-888-935-1460
Web site: www.oma.org

The Southern Ontario Aboriginal Diabetes Initiative
Phone: 905-938-2915

Aboriginal Health Access Centres

Anishnawbe Health Toronto
225 Queen St. E.
Toronto ON M5A 1S4
Phone: 416-360-0486
Fax: 416-365-1083

Anishnawbe-Mushkiki (Beendigen Inc.)
29 Royston Crt.
Thunder Bay ON P7A 4Y7
Phone: 807-343-4843
Fax: 807-343-4728

De dwa da dehs nye>s
678 Main St. E.
Hamilton ON L8M 1K2
Phone: 905-544-4320
Fax: 905-544-4247

Ganaan De We'O Dis ^Yethi Yenahwahse (SOAHAC)
427 William St., Ste. 425
London ON N6B 3E1
Phone: 519-672-4079
Fax: 519-672-6945

Gizhewaadiziwen Access Centre

1460 Idylwild Dr., RMB 2004, RR #2
Fort Frances ON P9A 3M3
Phone: 807-274-3131
Fax: 807-274-2050

Kanonkwa'tesheio:io Social

PO Box 579
Cornwall ON K6H 5T3
Phone: 613-575-2341
Fax: 613-575-1311

Misiway Eniniwuk Health Centre

130 Wilson Ave.
Timmins ON P4N 2S9
Phone: 705-264-2200
Fax: 705-264-2243

**N'Minoeyaa: Community Health
Access Centre**

Hwy 17 E., PO Box 28
Cutler ON P0P 1B0
Phone: 705-844-2021
Fax: 705-844-2563

Nooimowin Teg Health Centre

PO Box 760
Little Current ON P0P 1K0
Phone: 705-368-2182
Fax: 705-368-2229

Shkagamik Kwe Health Centre

161 Applegrove St.
Sudbury ON P3C 1N2
Phone: 705-675-1596
Fax: 705-675-8040

**Wabano Health Access Centre for
Aboriginal People**

299 Montreal Rd.
Vanier ON K1L 6B8
Phone: 613-748-5999
Fax: 613-748-9364

**Wassaya-Gezhig Na-nahn-
Dah-We-Igamig**

PO Box 320
Keewatin ON P0X 1C0
Phone: 807-543-1065
Fax: 807-543-1126

Indian Status

**Indian and Northern
Affairs Canada**

Ottawa ON K1A 0H4
Phone: 819-997-0380
Web site: www.ainc-inac.gc.ca

**Long-Term Care Facilities Located
in First Nations Communities**

Wikwemikong Nursing Home

2281 Wikwemikong Way
PO Box 114
Wikwemikong ON P0P 2J0
Phone: 705-859-3107

Iroquois Lodge Nursing Home

Chiefswood Rd.
PO Box 309
Ohsweken ON N0A 1M0
Phone: 519-445-2224

Tsi Ion Kwa Nonh So: Te
Cornwall Island, I.R.
RR #3
Cornwall ON K6H 5R7
Phone: 613-932-1409

Active Living and Leisure

Community Arts Ontario

401 Richmond St. W., Ste. 441
Toronto ON M5V 3A8
Toll-free: 1-800-806-2302
Phone: 416-598-1128
Fax: 416-598-4468
E-mail: info@artsonline.ca

Conservation Ontario

120 Bayview Pkwy., Box 11
Newmarket ON L3Y 4W3
Phone: 905-895-0716
Fax: 905-895-0751
E-mail: info@conservation-ontario.on.ca
Web site: www.conservation-ontario.on.ca

Multicultural History Society

43 Queen's Park Cres. E.
Toronto ON M5S 2C3
Phone: 416-979-2973
Fax: 416-979-7947
E-mail: mhso.mail@utoronto.ca
Web site:
<http://cihd.utsc.utoronto.ca/mhso>

Older Adult Centres Association of Ontario

1185 Eglinton Ave. E., Ste. 604
North York ON M3C 3C6
Phone: 416-426-7038
Fax: 416-426-7388
E-mail: anita@oacao.org
Web site: www.oacao.org

Online Life Event Bundle "Leisure and Active Living for Older Adults"

Citizens' Inquiry Bureau
Toll-free: 1-800-267-8097
Phone: 416-326-1234
TTY Toll-free: 1-800-268-7095
TTY: 416-326-3408

Ontario Historical Society

34 Parkview Ave.
Willowdale ON M2N 3Y2
Phone: 416-226-9011
Fax: 416-226-2740
Web site: www.ontariohistoricalsociety.ca

Ontario Museum Association

50 Baldwin St.
Toronto ON M5T 1L4
Phone: 416-348-8672
Fax: 416-348-0438
E-mail: communications@museumsontario.com
Web site: www.museumsontario.com

Ontario Parks

Toll-free: 1-888-ONT-PARK
(1-800-668-7275)
Web site: www.OntarioParks.com

Ontario Travel and Tourism Information

Toll-free English: 1-800-ONTARIO
(1-800-668-2746)

Toll-free French: 1-800-268-3736

TTY: 416-314-6557

Web site: www.ontariotravel.net

Outdoors Card Centre

Ministry of Natural Resources

Toll-free: 1-800-387-7011

TTY: 416-314-6557

Web site: www.mnr.gov.on.ca/MNR

Travel Information Centres

Toll-free: 1-800-ONTARIO

(1-800-668-2746)

Web site: www.ontariotravel.net

Addiction Program Agencies

Drug and Alcohol Registry of Treatment

Toll-free: 1-800-565-8603

Web site: www.dart.on.ca

Ontario Problem Gambling Hotline

Toll-free: 1-888-230-3505

Web site: www.opgh.on.ca

Care Facilities

Ministry of Health and Long-Term Care Long-Term Care Facilities

Web site: www.gov.on.ca/health

Web site: www.2ontario.com/moh/health_picklist.asp

Ontario Long-Term Care Association

345 Renfrew Dr., Ste. 102-202

Markham ON L3R 9S9

Phone: 905-470-8995

Fax: 905-470-9595

E-mail: info@oltca.com

Web site: www.oltca.com

The Care Guide

Toll-free: 1-800-975-9736

Web site: www.TheCareGuide.com

See also Community Care Access Centres

Citizenship and Immigration

Citizenship and Immigration Canada

Toll-free: 1-888-242-2100

Phone: 416-973-4444

Web site: www.cic.gc.ca

**Citizenship and Immigration
Canada**

Distribution Services
Communications Branch
Ottawa ON K1A 1L1
Fax: 613-954-2221

**Community-Based
Health Services**

**Ontario Association of Non-Profit
Homes and Services for Seniors**

7050 Weston Rd., Ste. 700
Woodbridge ON L4L 8G7
Phone: 905-851-8821
Fax: 905-851-0744
Web site: www.oanhss.org

**Ontario Community Support
Association**

970 Lawrence Ave. W., Ste. 104
Toronto ON M6A 3B6
Toll-free: 1-800-267-6272
Phone: 416-256-3010
Fax: 416-256-3021
E-mail: ocsainfo@ocsa.on.ca
Web site: www.ocsa.on.ca

The Care Guide

Toll-free: 1-800-975-9736
Web site: www.TheCareGuide.com

**Community Care
Access Centres**

Web site: www.gov.on.ca/health
Web site: www.healthyontario.com

Central East Region

**Community Care Access Centre
of York Region**

1100 Gorham St., Unit 1
Newmarket ON L3Y 7V1
Toll-free in the 905, 416, 705
and 519 area codes:
1-888-470-CCAC (2222)
Phone: 905-895-1240
or 416-221-3212
Fax: 905-853-6297
Web site: www.yorkregion.ccac-ont.ca

**Community Care Access Centre
Simcoe County**

15 Sperling Dr., Ste. 100
Barrie ON L4M 6K9
Toll-free: 1-888-721-2222

Phone: 705-721-8010
Fax: 705-792-6294
Web site: www.simcoe.ccac-ont.ca

Durham Access to Care

Whitby Corporate Centre
209 Dundas St. E., 5th Floor
Whitby ON L1N 7H8
Toll-free: 1-800-263-3877
Phone: 905-430-3308
Fax: 905-430-3297
Web site: www.datc.org

**Haliburton, Northumberland
and Victoria Access Centre**

108 Angeline St. S.
Lindsay ON K9V 3L5
Phone: 705-324-9165
Fax: 705-324-0884
Web site: www.hnvccac.on.ca

**Peterborough Community Care
Access Centre**

700 Clonsilla Ave., Ste. 202
Peterborough ON K9J 5Y3
Toll-free: 1-888-235-7222
Phone: 705-743-2212
Fax: 705-743-9559

Central South Region**Brant Community Care Access Centre**

274 Colborne St.
Brantford ON N3T 2H5
Phone: 519-759-7752
Fax: 519-759-7130

**Community Care Access
Centre Niagara**

RR #4, 509 Glendale Ave.
Niagara-on-the-Lake ON L0S 1J0
Toll-free: 1-800-263-5480
English: 905-684-9441
French: 905-684-4602
Fax: 905-684-8463

**Haldimand-Norfolk Community
Care Access Centre**

76 Victoria St.
Simcoe ON N3Y 1L5
Phone: 519-426-7400
Fax: 519-426-1310
Web site: www.hnccac.on.ca

**Hamilton Community Care
Access Centre**

310 Limeridge Rd. W.
Hamilton ON L9C 2V2
Toll-free: 1-800-450-8002
Phone: 905-523-8600
Fax: 905-528-1883
Web site: www.hwccac.on.ca

Central West Region**Community Care Access
Centre of Halton**

440 Elizabeth St., 4th Floor
Burlington ON L7R 2M1
Toll-free in the 905 and 519 area
codes: 1-800-810-0000
Phone: 905-639-5228
Fax: 905-639-5320
Web site: www.ccac-halton.on.ca

**Community Care Access
Centre of Peel**

199 County Court Blvd., 3rd Floor
Brampton ON L6W 4P3
Toll-free: 1-888-733-1177
Phone: 905-796-0040
Fax: 905-796-5623
Web site: www.ccacpeel.org

**Community Care Access Centre
of Waterloo Region**

800 King St. W.
Kitchener ON N2G 1E8
Phone: 519-748-2222
Voice Mail: 519-883-5500
Fax: 519-883-5555
Web site: www.ccacwat.on.ca

**Community Care Access Centre
of Wellington-Dufferin**

450 Speedvale Ave. W., Ste. 201
Guelph ON N1H 7G7
Phone: 519-823-2550
Fax: 519-823-8682
Web site: www.ccacwd.org

East Region

Access Centre for Community Care in Lanark, Leeds and Grenville

52 Abbott St. N., Unit 1
Smith Falls ON K7A 1W3
Toll-free: 1-800-267-6041
Phone: 613-283-8012
Fax: 613-283-0308

Access Centre For Hastings and Prince Edward Counties

Bayview Mall
470 Dundas St. E.
Belleville ON K8N 1G1
Phone: 613-966-3530
Fax: 613-966-0996
Web site: www.hpeccac.on.ca

Community Care Access Centre for Eastern Counties

709 Cotton Mill St.
Cornwall ON K6H 7K7
Toll-free in the 613 area code:
1-800-267-0852
Phone: 613-936-1171
Fax: 613-933-9916

Kingston, Frontenac, Lennox and Addington Community Care Access Centre

471 Counter St., Ste. 101
Kingston ON K7M 8S8
Phone: 613-544-7090
Fax: 613-544-1494

Ottawa Community Care Access Centre

4200, rue Labelle St., Ste. 100
Ottawa ON K1J 1J8
Phone: 613-745-5525
Fax: 613-745-6984
Web site: www.ccac-casc.on.ca

Renfrew County Community Care Access Centre

7 International Dr., Ste. B
Pembroke ON K8A 6W5
Toll-free: 1-888-421-2222
Phone: 613-732-7007
Fax: 613-732-3522
Web site: www.ccacrenfrew.org

North Region

Algoma Community Care Access Centre

390 Bay St., 2nd Floor
Sault Ste. Marie ON P6A 1X2
Toll-free: 1-800-668-7705
Phone: 705-949-1650
Fax: 705-949-1663

Cochrane District Community Care Access Centre

60 Wilson Ave., Ste. 302
Timmins ON P4N 2S7
Toll-free in the 705 area code:
1-888-668-2222
Phone: 705-267-7766
Fax: 705-267-7795

**Community Care Access Centre for
Kenora and Rainy River Districts**

21 Wolsley St., 2nd Floor
Kenora ON P9N 3W7
Toll-free in the 807 area code:
807-310-2222
Toll-free outside the 807 area code:
1-877-661-6621
Phone: 807-467-4757
Fax: 807-468-1437
Web site: www.kenora.ccac-ont.ca

**Manitoulin-Sudbury Community
Care Access Centre**

1760 Regent St.
Sudbury ON P3E 3Z8
Toll-free: 1-800-461-2919
Phone: 705-522-3460
Fax: 705-522-3855

**Muskoka East Parry Sound
Community Care Access Centre**

(A Division of Algonquin
Health Services)
354 Muskoka Rd. No.3 N.
Huntsville ON P1H 1H7
Phone: 705-789-6451
Fax: 705-789-1982
Web site:
www.algonquinhs.on.ca/ccac.htm

**Near North Community Care Access
Centre (Nipissing)**

101 McIntyre St. W., 3rd Floor
North Bay ON P1B 2Y5
Toll-free in the 705 area code:
1-888-533-2222
Phone: 705-476-2222
Fax: 705-474-0080
Web site: www.nnccac.on.ca

**Community Care Access Centre of
The District of Thunder Bay**

1159 Alloy Dr., Ste. 200
Thunder Bay ON P7B 6M8
Toll-free in the 807 area code:
1-800-626-5406
Phone: 807-345-7339
Fax: 807-345-8868
Web site: www.ccac-tb.on.ca

**Community Care Access Centre
Timiskaming**

PO Box 520, 111 Burnside Dr.
Kirkland Lake ON P2N 3J5
Toll-free in the 705 area code:
1-888-546-2222
Phone: 705-567-2222
Fax: 705-567-9407

**West Parry Sound Health
Centre CCAC**

50 B Sequin St.
Parry Sound ON P2A 1B4
Toll-free: 1-800-440-6762
Phone: 705-746-9352
Fax: 705-746-4812

South West Region

**Chatham-Kent Community Care
Access Centre**

Box 306
750 Richmond St.
Chatham ON N7M 5K4
Phone: 519-436-2222
Fax: 519-351-5842

**Elgin Community Care
Access Centre**

294 Talbot St.
St. Thomas ON N5P 4E3
Toll-free: 1-800-563-3098
Phone: 519-631-9907
Fax: 519-631-2236

**Grey Bruce Community Care
Access Centre**

18th St. W., Ste. 255
Owen Sound ON N4K 6Y1
Toll-free: 1-888-371-2112
Phone: 519-371-2112
Fax Toll-free: 1-800-825-7126
Fax: 519-371-5612
Web site: www.gbccac.org

**Community Care Access
Centre for Huron**

c/o Health and Library Complex
PO Box 459
163 Princess St. E., 2nd Floor
Clinton ON N0M 1L0
Toll-free in the 519 area code:
1-800-267-0535
Phone: 519-482-3411
Fax: 519-482-3382

**Community Care Access Centre
of London and Middlesex**

356 Oxford St. W.
London ON N6H 1T3
Toll-free: 1-800-811-5146
Phone: 519-473-2222
Voice Mail: 519-641-1113
TTY Toll-free: 1-800-811-5147
TTY: 519-473-9626
Fax: 519-472-4045
Web site: www.ccaclm.on.ca

**Community Care Access
Centre Oxford**

1147 Dundas St.
Woodstock ON N4S 8W3
Phone: 519-539-1284
Fax: 519-539-0065
Web site: www.oxccac.ca

**Community Care Access Centre
Perth County**

65 Lorne Ave. E.
Stratford ON N5A 6S4
Toll-free: 1-800-269-3683
Phone: 519-273-2222
Fax: 519-273-2139
Web site: www.ccacpc.on.ca

**Community Care Access Centre
Windsor/Essex**

5415 Tecumseh Rd. E., 2nd Floor
Windsor ON N8T 1C5
Phone: 519-258-8211
Fax: 519-258-6288

**Sarnia Lambton Community Care
Access Centre**

Box 185
1433 London Rd.
Sarnia ON N7T 7H9
Toll-free: 1-800-265-1445
Phone: 519-542-4444
Fax: 519-542-3116
Web site: www.s-lccac.on.ca

Toronto Region

**East York Access Centre for
Community Services**

1 Leaside Park Dr., Unit 1
Toronto ON M4H 1R1
Phone: 416-423-3559
Fax: 416-423-9800

**Etobicoke Community Care
Access Centre**

401 The West Mall, Ste. 101
Toronto ON M9C 5J5
Phone: 416-626-2222
Fax: 416-626-9683
Web site: www.etobicokeccac.com

**North York Community Care
Access Centre**

45 Sheppard Ave. E., Ste. 700
Toronto ON M2N 5W9
Phone: 416-222-2241
Fax: 416-229-6809
Web site: www.nyccac.on.ca

**Scarborough Community Care
Access Centre**

1940 Eglinton Ave. E., 3rd Floor
Toronto ON M1L 4R1
Phone: 416-750-2444
Fax: 416-750-8234
Web site: www.scarbcccac.org

**Toronto Community Care
Access Centre**

250 Dundas St. W., Ste. 305
Toronto ON M5T 2Z5
Phone: 416-506-9888
Fax: 416-506-0374
Web site: www.torontoccac.com

**York Community Care Access Centre
(Former City of York)**

1400 Castlefield Ave.
Toronto ON M6B 4C4
Phone: 416-780-1919
Fax: 416-780-1749
Web site: www.yccac.on.ca

Community Information

**211 Telephone Information
Service**

Phone: 2-1-1
Web site: www.211toronto.ca

Community Information Centres

InformOntario

Web site: www.informontario.on.ca/index.htm

Caledon Community Services

Vranko Place
18 King St. E.
Upper Level Courtyards
Bolton ON L7E 1E8
Phone: 905-951-2300
Fax: 905-951-2303
E-mail: info@caledoncommunityservices.org

Community Connection (Collingwood)

PO Box 683, 50 Hurontario St.
Collingwood ON L9Y 4E8
Phone: 705-445-0641
Fax: 705-445-1516
E-mail: info@communityconnection.net

**Community Information and Referral
Centre Thunder Bay**

125 Syndicate Ave. S.
Victoria Mall
Thunder Bay ON P7E 6H8
Phone: 807-626-9626
Fax: 807-625-9427
E-mail: lspe@norlink.net

**Community Information Centre
of Ottawa-Carleton**

260 St. Patrick St., Ste. 301
Ottawa ON K1N 5K5
Phone: 613-241-INFO (4636)
Fax: 613-241-4702
E-mail: cominfo-oc@on.aibn.com

**Community Information Service
Hamilton-Wentworth**

Box 2700, LCD 1
Hamilton ON L8N 4E4
Phone: 905-528-0104
Fax: 905-528-7764
E-mail: info@cishw.on.ca

**Community Information
Toronto (CIT)**

425 Adelaide St. W., 2nd Floor
Toronto ON M5V 3C1
Phone: 2-1-1
Phone: 416-397-INFO (4636)
Fax: 416-392-4404
E-mail: cit@web.net

**Haldimand-Norfolk
Information Centre**

40 Colborne St. S.
Simcoe ON N3Y 4H3
Toll-free: 1-800-267-9434
Phone: 519-426-6655
Fax: 519-428-0787
E-mail: infohn@nornet.on.ca

Halton Information Providers

c/o Information Oakville
120 Navy St.
Oakville ON L6J 2Z4
Phone: 905-815-2046
Fax: 905-815-2024
E-mail:
informationoakville@opl.on.ca

Information London

343 Richmond St., Ste. 103
London ON N6A 3C2
Phone: 519-432-2211
Fax: 519-432-1106
E-mail: cic@info.london.on.ca

Information Niagara

301 Paul St., Box 1
St. Catharines, ON L2R 3M8
Toll-free: 1-800-263-3695
Phone: 905-682-6611
Fax: 905-682-4314
E-mail: help@informationniagara.com

Information Windsor

300 Giles Blvd. E, Unit A-2
Windsor ON N9A 4C4
Phone: 519-973-4636
Fax: 519-253-6353
E-mail: info@informationwindsor.com

**Kingston & District Community
Information Centre**

837 Princess St., Ste. 403
Kingston ON K7L 1G8
Phone: 613-542-1001
Fax: 613-547-6521
E-mail: cic@info.kingston.on.ca

**Share Info Community Information
Centre (Info Northumberland)**

1111 Elgin St. W.
Cobourg ON K9A 5H7
Phone: 905-372-8913
Fax: 905-372-2711
E-mail: Northumberland@fourinfo.com

**Social Planning Council of Kitchener-
Waterloo Community Information
Centre**

68 Queen St. N.
Waterloo ON N2H 2H2
Phone: 519-579-3800
Fax: 519-578-9185
E-mail: info@waterlooregion.org

**United Way Oshawa Whitby
Clarington Information Services**
345 Simcoe St. S.
Oshawa ON L1H 4J2
Phone: 905-434-4636
Fax: 905-436-6414
E-mail: clehman@hotmail.com

Congratulatory Messages

Her Majesty The Queen and The Governor General of Canada The Anniversary Section

Rideau Hall
1 Sussex Dr.
Ottawa ON K1A 0A1
Phone: 613-993-2913/613-993-8164
Fax: 613-990-7636
E-mail: aaniv@gg.ca
Web site: www.gg.ca

The Lieutenant Governor of Ontario The Office of the Lieutenant Governor

Queen's Park
Toronto ON M7A 1A1
Phone: 416-325-7780
Fax: 416-325-7787
E-mail: ltgov@gov.on.ca
Web site: www.lt.gov.on.ca

The Prime Minister of Canada L. Viau – Co-ordinator

Congratulatory Message
Room 105, Langevin Block
Ottawa ON K1A 0A3
Phone: 613-941-6880
Fax: 613-941-6901
E-mail: pm@pm.gc.ca
Web site: www.pm.gc.ca

The Premier of Ontario

Premier's Correspondence Unit
Room 4620, Whitney Block
99 Wellesley St. W.
Toronto ON M7A 1A1
Phone: 416-325-3777
Fax: 416-325-3745

Member of Provincial Parliament

Toll-free: 1-800-677-8683
Web site: www.electionsonario.on.ca
(see "Electoral Districts")

Member of Parliament

Toll-free: 1-800-463-6868
Web site: www.elections.ca
(see "Who is my Member of Parliament")

Consumer Information and Protection

Canadian Consumer Information Gateway

Web site: www.consumerinformation.ca

Investor Learning Centre

(inside the CSI Registration Centre)

121 King St. W., Ground Floor
Toronto ON M5H 3T9
Toll-free: 1-888-452-5566
E-mail: toronto@investorlearning.ca
Web site: www.investorlearning.ca

Ministry of Consumer and Business Services

Consumer Services Bureau
250 Yonge St., 32nd Floor
Toronto ON M5B 2N5
Toll-free: 1-800-889-9768
Phone 416-326-8800

TTY Toll-free: 1-800-268-7095
TTY: 416-325-3408
E-mail: cbsinfo@cbs.gov.on.ca

PhoneBusters

Toll-free: 1-888-495-8501
Fax Toll-free: 1-888-654-9426
E-mail: info@phonebusters.com
Web site: www.phonebusters.com

Small Investor Protection Association

Web site: www.sipa.to

Volunteer Centre of Toronto

344 Bloor St. W., Ste. 207
Toronto ON M5S 3A7
Phone: 416-961-6888
Fax: 416-961-6859
E-mail: york@volunteertorontoh.on.ca
Web site: www.e-volunteering.org/aboutfraud

Crisis Intervention

The Assaulted Women's Helpline

Toll-free: 1-866-863-0511
Phone: 416-863-0511
TTY Toll-free: 1-866-863-7868
TTY: 416-364-8762
Fax: 416-364-0563
Web site: www.awhl.org

Drug and Alcohol Registry of Treatment

Toll-free: 1-800-565-8603

Family Service Ontario

Phone: 416-231-6033

Ontario Network for the Prevention of Elder Abuse

222 College St., Ste. 106
Toronto ON M5T 3J1
Phone: 416-978-1716
Fax: 416-978-4771
Web site: www.onpea.org

Ontario Problem Gambling Helpline

Toll-free: 1-888-230-3505

The Victim Support Line

Toll-free: 1-888-579-2888
Phone: 416-314-2447

Telecare Call Centres

Korean Canadian Telecare Lifeline

Box 57505
Etobicoke Ontario M9P 3B6
Phone: 416-520-0303

Lifeline Telecare Lindsay

Box 281
Lindsay Ontario K9V 4S1
Phone: 705-324-4411

Telecare Barrie

Box 723
Barrie Ontario L4M 4Y5
Phone: 705-726-7922

Telecare Burlington

Box 62041
Burlington Mall Postal Outlet
Burlington Ontario L7R 4K2
Phone: 905-681-1488

Telecare Cambridge

Box 32074
Cambridge Ontario N3H 5C6
Phone: 519-658-6805

Telecare Distress Centre Brampton

Box 74116
Brampton Ontario L6V 4J7
Phone: 905-459-8439

Telecare Distress Centre Etobicoke,

Box 39069
Etobicoke Ontario M9P 3V2
Phone: 416-247-2528

Telecare Distress Centre

Peterborough Inc.
Box 1535
Peterborough Ontario K9J 7H7
Phone: 705-745-2273

Telecare Orillia

Box 2165
Orillia Ontario L3V 6S1
Phone: 705-325-9534

Telecare Oxford

Box 20111
Woodstock Ontario N4S 8X8
Phone: 519-537-3451

Telehealth Ontario

Toll-free: 1-866-797-0000
TTY Toll-free: 1-866-797-0007

Dental

College Dental Clinics

**Algonquin College of Applied Arts
and Technology**

Nepean

Toll-free: 1-800-565-4723
Phone: 613-727-4723 ext. 7630
Web site: www.algonquincollege.com/hcs/hs/dental

**Collège Boréal
Sudbury**

Toll-free: 1-800-361-6673
Dental Clinic: 705-521-6021
Web site: www.borealc.on.ca

**Confederation College of Applied Arts
and Technology**

Thunder Bay

Dental Clinic: 807-475-6436
Web site: www.confederationc.on.ca

**Durham College of Applied Arts
and Technology**

Oshawa

Dental Clinic: 905-721-2000
Web site: www.durhamc.on.ca

**Fanshawe College of Applied Arts
and Technology**

London

Dental Clinic: 519-661-3326
Web site: www.fanshawec.on.ca

**George Brown College of Applied Arts
and Technology**

Toronto

Dental Clinic: 416-415-4547

Web site: www.gbrownc.on.ca

**Georgian College of Applied Arts
and Technology**

Barrie

Dental Clinic: 705-728-1951 ext.3099

Web site: www.georgianc.on.ca

La Cité collégiale
Ottawa

Dental Clinic: 1-800-267-2483, ext.2515

Web site: www.lacitec.on.ca

**Niagara College of Applied Arts
and Technology**

Welland

Dental Clinic: 905-735-2211 ext. 7758

Web site: www.niagarac.on.ca

**St. Clair College of Applied Arts
and Technology**

Windsor

Dental Clinic: 519-972-2709

Web site: www.stclairc.on.ca

University Dental Clinics

Carleton University

Ottawa

Dental Clinic: 613-521-3368

Web site: www.carleton.ca

Nipissing University

North Bay

Dental Clinic: 705-474-3450, ext. 5250

Web site: www.unipissing.ca

University of Guelph

Guelph

Dental Clinic: 519-836-5801

Web site: www.uoguelph.ca

University of Ottawa

Ottawa

Dental Clinic: 613-569-1234

Web site: www.uottawa.ca

University of Toronto

Toronto

Dental Clinic: 416-979-4905, ext. 4348

Web site: www.utoronto.ca

University of Western Ontario

London

Dental Clinic: 519-661-2111, ext. 83326

Web site: www.uwo.ca

York University

North York

Dental Clinic: 416-736-5525

Web site: www.yorku.ca

**Disability Programs
and Services**

**ARCH: A Legal Resource Centre
for Persons with Disabilities**

425 Bloor St. E., Ste. 110

Toronto ON M4W 3R5

Toll free: 1-866-482-ARCH (2724)

Phone: 416-482-8255

TTY Toll-free: 1-866-482-ARCT (2728)

TTY: 416-482-1254

Web site: www.arch-online.org

**Information and Referral Service
for Persons with Disabilities and
Vulnerable Seniors in Ontario**

Toll-free: 1-800-665-9092
TTY Toll-free: 1-800-387-5559
Fax: 416-325-7136
Web site: www.gov.on.ca/health

Ministry of Citizenship

Accessibility Directorate of Ontario

400 University Ave., 6th floor
Toronto ON M7A 2R9
Toll-free: 1-800-267-7329
Phone: 416-327-2422
TTY Toll-free: 1-888-335-6611
TTY: 416-326-0148
Fax: 416-314-4965
E-mail: info@mczcr.gov.on.ca
Web site: www.gov.on.ca/citizenship/accessibility

Community ACCESSAbility Projects

Accessibility Directorate of Ontario
400 University Ave., 3rd floor
Toronto ON M7A 2R9
Phone: 416-314-1854
(Collect calls accepted)
TTY Toll-free: 1-888-335-6611
TTY: 416-326-0148
Web site: www.gov.on.ca/citizenship/accessibility/english/comaccessprogram.htm

**Public Education and
Partnerships Unit**

Accessibility Directorate of Ontario
400 University Ave., 3rd floor
Toronto ON M7A 2R9
Toll-free: 1-888-325-4957
Phone: 416-325-4957

TTY Toll-free: 1-888-335-6611
TTY: 416-326-0148
E-mail: eoinfo@mczcr.gov.on.ca
Web site: www.equalopportunity.on.ca

**Ministry of Health and
Long-Term Care**

Assistive Devices Program

5700 Yonge St., 7th Floor
Toronto ON M2M 4K5
Toll-free: 1-800-268-6021
Phone: 416-327-8804
Web site: www.gov.on.ca/health

Ministry of Transportation

Disabled Person Parking Permit

Building A
2680 Keele St.
Downsview ON M3M 3E6
Toll-free: 1-800-387-3445
Phone: 416-235-2999
Web site: www.mto.gov.on.ca/english/dandv/vehicle/disabled.htm

Drug Benefits

Ontario Drug Benefit Program

Toll-free: 1-800-268-1154
Phone: 416-327-8109
TTY Toll-free: 1-800-387-5559
Web site: www.gov.on.ca/health

Special Drugs Program

Toll-free: 1-800-268-1154
Phone: 416-314-5518
TTY Toll-free: 1-800-387-5559
Web site: www.gov.on.ca/MOH/english/pub/drugs/specdrug.html

Education

CATALIST

c/o Seniors' Education Centre
Centre for Continuing Education
University of Regina
College Ave. & Cornwall St.
Regina SK S4S 0A2
Phone: 306-585-5706
Fax: 306-585-5736
E-mail: catalist@uregina.ca
Web site: www.catalist.ca

Elderhostel

PO Box 4488, Station A
Toronto ON M5W 4H1
Toll-free: 1-877-426-8056
Fax Toll-free: 1-877-426-2166
Web site: www.elderhostel.org

The Independent Learning Centre

2180 Yonge St., 7th Floor
Toronto ON M4T 2T1
Toll-free English: 1-800-387-5512
Toll-free French: 1-800-265-0454
English: 416-484-2704
French: 416-484-2722
Fax: 416-484-2754
E-mail: learner.ilc@tvo.org
Web site: www.ilccei.com

Ministry of Training, Colleges and Universities

The Literacy and Basic Skills Program

Toll-free: 1-800-387-5656
Phone: 416-326-5656
Web site: www.edu.gov.on.ca/eng/training/literacy/main.html

The Node Learning Technologies Network

Web site: www.thenode.org

Office of Learning Technologies

Human Resources Development
Canada
15 Eddy St., Ground Floor
Hull PQ K1A 0M5
Phone: 819-953-0300
Fax: 819-997-6777
Web site: <http://olt-bta.hrdc-drhc.gc.ca>

Office of Open Learning

Room 160, Johnston Hall
University of Guelph
Guelph ON N1G 2W1
Phone: 519-767-5000
Fax: 519-767-1114
E-mail: info@open.uoguelph.ca
Web site: www.open.uoguelph.ca

OntarioLearn.com

Web site: www.ontariolearn.com

Ontario Literacy Coalition

365 Bloor St. E., Ste. 1003
Toronto ON M4W 3L4
Phone: 416-963-5787
Fax: 416-963-8102
E-mail: olc@on.literacy.ca
Web site: www.on.literacy.ca

The Student Connection Program

Toll-free: 1-888-807-7777
Web site: www.scp-ebb.com/english/seniors.cfm

Employment

JobGrow and Training Hotline

Toll-free: 1-888-562-4769

Phone: 416-326-5656

Ontario Job Futures 2000

Web site: www.ontariojobfutures.net

Ontario WorkinfoNet

Web site: www.on.workinfo.net

End of Life Issues

Bereaved Families of Ontario

Cornwall Chapter

144 Pitt St.

Cornwall ON K6J 3P4

Phone: 613-936-1455

Fax: 613-933-9689

Durham Region Chapter

1050 Simcoe St. N.

Oshawa ON L1G 4W5

Toll-free: 1-800-387-4870

Phone: 905-579-4293

Fax: 905-579-7403

Halton/Peel (Mississauga) Chapter

6700 Century Ave., Ste. 204

Mississauga ON L5N 2V8

Toll-free: 1-877-826-3566

Phone: 905-813-4337

Fax: 905-813-4339

Hamilton/Burlington Chapter

1104 Fennel Ave. E., Ste. 6

Hamilton ON L8T 1R9

Phone: 905-318-0070

Fax: 905-318-9181

Kingston Chapter

721 Progress Ave., Unit 1

Kingston ON K7M 6S4

Toll-free: 1-877-823-2601

Phone: 613-634-1230

Fax: 613-634-2328

London Chapter

PO Box 9071, Station 40

London ON N6E 1V0

Phone: 519-686-1573

Fax: 519-686-1573

Orillia Chapter

PO Box 732

Orillia ON L3V 6K7

Phone: 705-329-0101

Ottawa Region Chapter

The Bronson Centre

211 Bronson Ave., Room 308

Ottawa ON K1R 6H5

Phone: 613-567-4278

Fax: 613-237-4874

Pembroke Chapter

Lordain Wing

Pembroke General Hospital

201 Deacon St., 2nd Floor

Pembroke ON K8A 2J6

Phone: 613-732-7894

Fax: 613-732-9248

Peterborough Chapter

183 Simcoe St.
Peterborough ON K9H 2H6
Phone: 705-743-7233
Fax: 705-748-6174

Provincial Office (Toronto)

36 Eglinton Ave. W., Ste. 602
Toronto ON M4R 1A1
Toll-free: 1-800-236-6364
Phone: 416-440-0290
Fax: 416-440-0304

Quinte (Belleville) Chapter

PO Box 20024B
Belleville ON K8N 5V1
Phone: 613-966-4528

Thunder Bay Chapter

212 East Mile St., Ste. 208
Thunder Bay ON P7C 1J6
Phone: 807-625-9648
Fax: 807-625-9648

Toronto Chapter

36 Eglinton Ave. W., Ste. 602
Toronto ON M4R 1A1
Phone: 416-440-0290
Fax: 416-440-0304

Waterloo Region Chapter

167 King St. S.
Waterloo ON N2J 1P7
Phone: 519-745-7280
Fax: 519-745-1431

York Region (Newmarket) Chapter

203-17070 Yonge St.
Newmarket ON L3Y 4V8
Toll-free: 1-800-969-6904
Phone: 905-898-6265
Fax: 905-898-5870

Board of Funeral Services

Toll-free: 1-800-387-4458
Phone: 416-979-5450
Web site: www.funeralboard.com

**Consular Affairs Bureau of the
Department of Foreign Affairs
and International Trade Canada**

Phone: 613-996-8885
(collect calls accepted)
Web site: [www.voyage.gc.ca/
Consular-e/Problems/deaths-e.htm](http://www.voyage.gc.ca/Consular-e/Problems/deaths-e.htm)

**Ministry of Consumer and
Business Services**

Cemeteries Section
Toll-free: 1-800-268-1142
Phone: 416-326-8393

**National Defence Disability and
Death Benefits**

The Disability Compensation
Information/Advisory
Toll-free: 1-800-883-6094
Phone: 613-995-1457
Web site: [www.forces.gc.ca/hr/dpsp/
engraph/Death_Guide_e.asp?Cat=3](http://www.forces.gc.ca/hr/dpsp/engraph/Death_Guide_e.asp?Cat=3)

Office of the Registrar General

Death Certificate
PO Box 4600, 189 Red River Rd.
Thunder Bay ON P7B 6L8
Toll-free: 1-800-461-2156
Phone: 416-325-8305

Online Life Event Bundle

"What to do When Someone Dies"
Citizens' Inquiry Bureau
Toll-free: 1-800-267-8097
Phone: 416-326-1234
TTY Toll-free: 1-800-268-7095
TTY: 416-326-3408

Workplace Safety and Insurance Board

The Occupational Disease and Survivor Benefits Program
Toll-free: 1-800-387-5540
Phone: 416-344-1000
TTY Toll-free: 1-800-387-0050
Web site: www.wsib.on.ca

Family History

The Archives of Ontario

Vital Statistics Reference Archivist
77 Grenville St., Unit 300
Toronto ON M5S 1B3
Toll-free: 1-800-668-9933
Phone: 416-327-1600
E-mail: reference@archives.gov.on.ca
Web site: www.archives.gov.on.ca

National Archives of Canada

395 Wellington St.
Ottawa ON K1A 0N3
Toll-free: 1-866-578-7777
Phone: 613-995-5138
TTY: 613-947-0391
Reference Services: 613-992-3884
Genealogy Reference: 613-996-7458
Fax: 613-995-6274

National Library of Canada

395 Wellington St.
Ottawa ON K1A 0N4
Toll-free: 1-877-896-9481
Phone: 613-995-9481
TTY Toll-free: 1-866-299-1699
TTY: 613-992-6969
Fax: 613-943-1112
E-mail: reference@nlc-bnc.ca
Web site: www.nlc-bnc.ca

Ontario Genealogical Society

40 Orchard View Blvd., Ste.102
Toronto ON M4R 1B9
Phone: 416-489-0734
Fax: 416-489-9803
Web site: www.ogs.on.ca

Finance

Canada Customs and Revenue Agency (Revenue Canada)

Toll-free: 1-800-959-8281
TTY Toll-free: 1-800-665-0354
Visually Impaired: 1-800-267-1267
Web site: www.ccra.gc.ca

Canada Customs and Revenue Agency (Revenue Canada) Forms

Toll-free: 1-800-959-2221
Web site: www.ccra-adrc.gc.ca/forms

Canadian Government Annuities

Human Resources Development Canada
PO Box 12000
Bathurst NB E2A 4T6
Toll-free: 1-800-561-7922
Fax: 506-548-7428

Financial Services Commission of Ontario

5160 Yonge St., PO Box 85
North York Ontario M2N 6L9
Toll-free: 1-800-668-0128
Phone: 416-250-7250
Fax: 416-590-7070
Web site: www.fsco.gov.on.ca

**Human Resources
Development Canada**

Ottawa ON K1A 0L4
Toll-free English: 1-800-277-9914
Toll-free French: 1-800-277-9915
TTY Toll-free: 1-800-255-4786
For callers outside continental North
America: 613-957-1954
E-mail: isp-psr.mail-poste@hrdc-drhc.gc.ca
Web site: www.hrdc-drhc.gc.ca/ibfa
**International Social Security
Agreements**
International Operations
Income Security Programs

**Ontario Securities Commission
Contact Centre**

20 Queen St. W.
Ste. 1900, Box 55
Toronto ON M5H 3S8
Toll-free: 1-877-785-1555
Phone: 416-593-8314
E-mail: inquiries@osc.gov.on.ca
Web site: www.osc.gov.on.ca

See also Pensions and Benefits.

**Finance Related
Organizations**

**The Canadian Association of
Financial Planners**

Toll-free: 1-800-346-2237
Web site: www.cafp.org

**Canadian Association of
Insurance and Financial Advisors**

Toll-free: 1-800-563-5822
Web site: www.caifa.com

The Canadian Bankers Association

Toll-free: 1-800-263-0231
Web site: www.cba.ca

**The Canadian Life and Health
Insurance Association**

Toll-free English: 1-800-268-8099
Toll-free French: 1-800-361-8070
Web site: www.clhia.ca

**Canada Savings Bonds and
Canada Premium Bonds**

Toll-free: 1-800-575-5151
Web site: www.csb.gc.ca

The Investor Learning Centre

Toll-free: 1-888-452-5566
Web site: www.investorlearning.ca

Online Life Event Bundle

"Getting Ready to Retire"
"Managing Your Debt"
Citizens' Inquiry Bureau
Toll-free: 1-800-267-8097
Phone: 416-326-1234
TTY Toll-free: 1-800-268-7095
TTY: 416-326-3408

**The Office of the Superintendent
of Financial Institutions**

Toll-free: 1-800-385-8647
Web site: www.osfi-bsif.gc.ca

**Ontario Association of Credit
Counselling Services**

Toll-free: 1-888-746-3328
Web site: www.indebt.org

Ontario Savings Bond

Toll-free: 1-888-212-BOND (2663)
Web site: www.ontariosavingsbond.com

Government

PROVINCIAL

Access Ontario

Ottawa Court House
161 Elgin St., Level 2
Ottawa ON K2P 2K1
Toll-free in the 613 area code:
1-800-268-8758
Phone: 613-238-3630
Fax: 613-566-2234

Citizens' Inquiry Bureau

Toll-free: 1-800-267-8097
Phone: 416-326-1234
TTY Toll-free: 1-800-268-7095
TTY: 416-326-3408

Government of Ontario

Information and Privacy Office
Phone: 416-327-2187

Publications Ontario

50 Grosvenor St.
Toronto ON M7A 1N8
Toll-free: 1-800-668-9938
Phone: 416-326-5300
TTY Toll-free: 1-800-268-7095
Fax: 416-326-5317
Web site: www.publications.gov.on.ca

Publications Ontario Bookstore

880 Bay St.
Toronto ON M7A 1N8

Office of the Registrar General

PO Box 4600
189 Red River Rd.
Thunder Bay ON P7B 6L8
Toll-free: 1-800-461-2156
Phone: 416-325-8305
Birth, Marriage and Death Certificates

Ombudsman Ontario

Toll-free English: 1-800-263-1830
Toll-free French: 1-800-387-2620
TTY Toll-free: 1-866-411-4211
Fax: 416-586-3485
Web site: www.ombudsman.on.ca

Seniors' INFOline

Toll-free: 1-888-910-1999
TTY Toll-free: 1-800-387-5559

**Government Information
Centres**

Atikokan

108 Saturn Ave., PO Box 940
Akitokan ON P0T 1C0
Phone: 807-597-2701

Aurora

50 Bloomington Rd. W.
Aurora ON L4G 3G8
Toll-free: 1-800-267-8097
Phone: 416-326-1234

Bancroft

50 Monck St., PO Box 300
Bancroft ON K0L 1C0
Phone: 613-332-5573

Barrie

34 Simcoe St.
Barrie ON L4N 6T4
Phone: 705-737-0823

Belleville

15 Victoria St.
Belleville ON K8N 1Z5
Phone: 613-968-3769

Blind River

62 Queen Ave., PO Box 760
Blind River ON P0R 1B0
Phone: 705-356-2226

Brampton

7765 Hurontario St., 1st Floor
Brampton ON L6W 4S8
Toll-free: 1-800-267-8097
Phone: 416-326-1234

Brockville

Land Registry Office, 7 King St. W.
Brockville ON K6V 3P7
Phone: 613-498-0506

Chapleau

190 Cherry St.
Chapleau ON P0M 1K0
Phone: 705- 864-1515

Chatham

Civic Centre, 315 King St. W.
Chatham ON N7M 5K8
Phone: 519-436-3297

Cochrane

2 3rd Ave., PO Box 668
Cochrane ON P0L 1C0
Phone: 705-272-4274

Cornwall

127 Sydney St.
Cornwall ON K6H 3H1
Phone: 613-932-4522

Downsview

Building A 2680 Keele St.
Downsview, ON M3M 3E6
Toll-free: 1-800-267-8097
Phone: 416-326-1234

Dryden

479 Government Rd., 2nd Floor
Dryden ON P9N 3B3
Phone: 807-223-8500

Elliot Lake

50 Hillside Dr. N.
Elliot Lake ON P5A 1X4
Phone: 705-848-7133

Espanola

148 Fleming St., Ste. 2
Espanola ON P5E 1R8
Phone: 705-869-1330

Fort Frances

922 Scott St.
Fort Frances ON P9A 1J4
Phone: 807-274-5329 or
807-274-5337

Geraldton

208 Beamish Ave. W.
PO Box 640
Geraldton ON P0T 1M0
Phone: 807-854-0266

Gore Bay

35 Meredith St., PO Bag 9
Gore Bay ON P0P 1H0
Phone: 705-282-2043

Guelph

Southwestern Regional Office
5th Floor, 1 Stone Rd. W.
Guelph ON N1G 4Y2
Phone: 519-826-4701

Hamilton

Ellen Fairclough Building
119 King St. W.
Hamilton ON L8P 4Y7
Phone: 905-521-7825

Hawkesbury

692 Main St. E.
Hawkesbury ON K6A 1B4
Phone: 613-632-2192

Hearst

613 Front St., PO Box 1688
Hearst ON P0L 1N0
Phone: 705-372-2211

Huntsville

207 Main St. W.
Huntsville ON P1H 1Z9
Phone: 705-789-4616

Ignace

Corner of Hwy 17 and Hwy 599
PO Box 196
Ignace ON P0T 1T0
Phone: 807-934-2260

Kapuskasing

RR #2, Hwy 11 W.
Kapuskasing ON P5N 2X8
Phone: 705-335-6008

Kenora

810 Robertson St., Ste. 104
Kenora ON P9N 4J2
Phone: 807-468-2803

Kingston

Beechgrove Complex
51 Heakes Lane
Kingston ON K7M 9B1
Phone: 613-536-7372

Kirkland Lake

10 Government Rd., PO Box 100
Kirkland Lake ON P2N 3M6
Phone: 705-568-4550

Kitchener

City Hall 200 King St. W.,
PO Box 118
Kitchener ON N2G 4G7
Toll-free: 1-800-837-0877
Phone: 519-576-6517

Lindsay

322 Kent St. W.
Lindsay ON K9V 4T7
Toll-free in the 705 and 905 area
codes: 1-877-994-9928
Phone: 705-324-3849

London

659 Exeter Rd.
London ON N6E 1L3
Phone: 519-873-4000

Marathon

Peninsula Square, Centre Block
105-52 Peninsula Rd., PO Box 280
Marathon ON P0T 2E0
Phone: 807-229-1153

Minden

Hwy 35 By-pass, PO Box 820
Minden ON K0M 2K0
Phone: 705-286-1521

Moosonee

Ontario Government Building
Revillion Rd. N.
Moosonee ON P0L 1Y0
Phone: 705-336-2987

New Liskeard

280 Armstrong St., PO Box 6002
New Liskeard ON P0J 1P0
Phone: 705-647-7391

Nipigon

Ontario Government Building
5 Wadsworth Dr., PO Box 820
Nipigon ON P0T 2J0
Phone: 807-887-3230

North Bay

447 McKeown Ave., Ste. 111
North Bay ON P1B 9S9
Phone: 705-497-6822

Ottawa

Southeastern Regional Office
1111 Prince of Wales Dr., Ste 200
Ottawa ON K2C 3T2

Ottawa

Courthouse, 161 Elgin St.
Ottawa ON K2P 2K1
Phone: 613-238-3630

Owen Sound

1050 2nd St. E.
Owen Sound ON N4K 2H7
Phone: 519-371-6226

Parry Sound

7 Bay St.
Parry Sound ON P2A 1S4
Phone: 705-773-4216

Pembroke

31 Riverside Dr.
Pembroke ON K8A 8R6
Phone: 613-732-3661

Peterborough

300 Water St.
Peterborough ON K9J 8M5
Phone: 705-755-1342

Red Lake

227 Howey St., PO Box 950
Red Lake ON P0V 2M0
Phone: 807-727-2870

Renfrew

315 Raglan St. S.
Renfrew ON K7V 1R6
Phone: 613-432-4841

Sarnia

Lampton Shared Services
Bayside Mall
150 Christina St. N.
Sarnia ON N7T 7W5
Phone: 519-332-2512

Sault Ste. Marie

70 Foster Dr., Ste. 110,
Main Lobby
Sault Ste. Marie ON P6A 6V4
Phone: 705- 945-5877

Simcoe

40 Bolborne St. S.
Simcoe ON N3Y 4H3
Phone: 519- 426-6655

Sioux Lookout

62 Queen St., PO Box 147
Sioux Lookout On P8T 1A2
Phone: 807-737-1318

Smiths Falls

91 Cornelia St. W.
Smiths Falls ON K7A 5L3
Phone: 613-283-7002

South Porcupine

Timmins Ontario
Government Complex
Hwy 101 E., PO Box 3060
South Porcupine ON P0N 1H0
Phone: 705-235-1667

St. Catharines

301 St. Paul St. Ground Floor
St. Catharines ON L2R 7R4
Phone: 905-704-2111

Stratford

581 Huron St.
Stratford ON N5A 5T8
Phone: 519-271-9995

Sudbury

199 Larch St., Ste. 103
Sudbury ON P3E 5P9
Phone: 705-564-0060

Thunder Bay

Thunder Bay ON P7E 6S7
Phone: 807- 475-1425

Toronto

900 Bay St., Macdonald Block
Toronto ON M7A 2E1
Phone: 416- 326-1234

Wawa

Hwy 101, PO Box 1370
Wawa ON P0S 1K0
Phone: 705-856-2354

Whitby

590 Rossland Rd. E.
Whitby ON L1N 9G5
Phone: 416-326-1234

Windsor

Dorwin Plaza, 2445 Dougall Ave.
Windsor ON N8X 1T3
Phone: 519-972-5546

Members of Provincial Parliament

Toll-free: 1-800-677-8683
Web site: www.electionsontario.on.ca
(see "Electoral Districts")

Ministry of Citizenship

Accessibility Ontario

6th Floor, 400 University Ave.
Toronto ON M7A 2R9
Toll-free: 1-800-267-7329
Phone: 416-327-2422
TTY Toll-free: 1-888-335-6611
TTY: 416-326-0148
Fax: 416-314-4965
E-mail: info@mczcr.gov.on.ca
Web site: www.gov.on.ca/citizenship/accessibility

Ontario Seniors' Secretariat

77 Wellesley St. W.
6th Floor, Ferguson Block
Toronto ON M7A 1R3
Toll-free: 1-888-910-1999
Phone: 416-326-7076
TTY Toll-free: 1-800-387-5559
Web site: www.gov.on.ca/citizenship/seniors

Ontario Women's Directorate

Mowat Block, 6th Floor
900 Bay St.
Toronto, ON M7A 1L2
Phone: 416-314-0300
Fax: 416-314-0247
E-mail: info@mczcr.gov.on.ca
Web site: www.gov.on.ca/citizenship/owd

**Regional Offices of the
Ministry of Citizenship,
Ministry of Culture and the
Ministry of Tourism and
Recreation**

**Regional Services Branch –
Toronto District Office**

400 University Ave., 5th Floor
Toronto ON M7A 2R9
Toll-free: 1-877-395-4105
Phone: 416-314-0738
Fax: 416-314-6686

Central Area

123 Edward St., 3rd Floor
Toronto ON M7A 2R9
Toll-free: 1-877-395-4105
Phone: 416-314-6044
Fax: 416-314-2024

Hamilton District Office

119 King St. W., 14th Floor
Hamilton ON L8P 4Y7
Toll-free: 1-887-395-4105
Phone: 905-521-7244
Fax: 905-521-7398

Midhurst District Office

2284 Nursery Rd.
Midhurst ON L0L 1X0
Toll-free: 1-877-395-4105
Fax: 705-739-6697

St. Catharines District Office

301 Paul St., 9th Floor
St. Catharines ON L2R 7R4
Toll-free French: 1-800-263-2441
Fax: 905-704-3955

Northern Area

435 James St. S., Ste. 334
Thunder Bay ON P7E 6S7
Toll-free: 1-800-465-6861
Phone: 807-475-1683
Fax: 807-475-1297

Dryden District Office

Ontario Government Building
479 Government Rd.
PO Box 3000
Dryden ON P8N 3B3
Toll-free: 1-800-525-8785
Fax: 807-223-8502

Kenora District Office

810 Robertson St.
Kenora ON P9N 1X8
Toll-free: 1-800-465-1108
Phone: 807-468-2450
Fax: 807-468-2788

North Bay District Office

447 McKeown Ave.
North Bay ON P1B 9S9
Phone: 705-494-4182
Fax: 705-494-4069

Sault Ste. Marie District Office

Roberta Bondar Place
70 Foster Dr., Ste. 200
Sault Ste. Marie ON P6A 6V8
Toll-free: 1-800-461-7284
Phone: 705-945-5885
Fax: 705-945-5931

Sioux Lookout District Office

62 Queen St., PO Box 267
Sioux Lookout ON P8T 1A3
Toll-free: 1-800-529-6619
Fax: 807-737-3379

Sudbury District Office

Ontario Government Building
199 Larch St., Ste. 401
Sudbury ON P3E 5P9
Toll-free: 1-800-461-4004
Phone: 705-564-3035
Fax: 705-564-3043

Thunder Bay District Office

435 James St. S., Ste. 334
Thunder Bay ON P7E 6S7
Toll-free: 1-800-465-6861
Phone: 807-475-1683
Fax: 807-475-1297

Timmins District Office

Ontario Government Complex
Hwy 101 E., PO Box 3085
South Porcupine ON P0N 1H0
Toll-free: 1-800-305-4442
Phone: 705-235-1550
Fax: 705-235-1553

Southeast Area

530 Tremblay Rd., 1st Floor
Ottawa ON K1G 6B7
Toll-free: 1-800-267-9340
Phone: 613-742-3360
Fax: 613-742-5300

Bracebridge District Office

15 Dominion St.
Bracebridge ON P1L 2E7
Toll free: 1-800-360-1304
Phone: 705-464-0351
Fax: 705-646-0544

Huntsville District Office

207 Main St. W.
Huntsville ON P1H 1Z9
Phone: 705-789-4448
Fax: 705-789-9533

Kingston District Office

Ontario Government Building
Beechgrove Complex
51 Heakes Lane
Kingston ON K7M 9B1
Toll-free: 1-800-293-7543
Phone: 613-531-5580
Fax: 613-531-5585

Ottawa District Office

530 Tremblay Rd., 1st Floor
Ottawa ON K1G 6B7
Toll-free: 1-800-267-9340
Phone: 613-742-3360
Fax: 613-742-5300

Peterborough District Office

300 Water St., 2nd Floor
South Tower
Peterborough ON K9J 8M5
Toll-free in the 705 area code:
1-800-461-7629
Phone: 705-755-2624
Fax: 705-755-2631

Southwest Area

30 Duke St. W., Ste. 405 – 4th Floor
Kitchener ON N2H 3W5
Toll-free: 1-800-265-2189
Fax: 519-578-1632

Kitchener District Office

30 Duke St. W., Ste. 405 – 4th Floor
Kitchener ON N2H 3W5
Toll-free: 1-800-265-2189
Fax: 519-578-1632

London District Office

659 Exeter Rd., 2nd Floor
London ON N6E 1L3
Toll-free: 1-800-265-4730
Fax: 519-873-4061

Markdale District Office

181 Toronto St. S., PO Box 496
Markdale ON N0C 1H0
Toll free: 1-800-265-5520
Fax: 519-986-3014

Windsor District Office

221 Mill St.
Windsor ON N9C 2R1
Toll-free: 1-800-265-1330
Fax: 519-973-1414

**Ministry of Health and
Long-Term Care**

INFOline

Client Services Unit

900 Bay St.
M1-57, Macdonald Block
Toronto ON M7A 1N3
Toll-free: 1-888-910-1999
TTY Toll-free: 1-800-387-5559
Fax: 416-325-7136
Web site: www.gov.on.ca/health

**Regional Offices of the Ministry
of Health and Long-Term Care**

Central East (Newmarket) Region

465 Davis Dr., 3rd Floor
Newmarket ON L3Y 8T2
Toll-free: 1-800-486-4935
Phone: 905-895-0155
Fax: 905-895-9953

Central South (Hamilton) Region

Ellen Fairclough Building
119 King St. W., 11th Floor
Hamilton ON L8P 4Y7
Phone: 905-546-8294
Fax: 905-546-8255

Central West (Mississauga) Region

201 City Centre Dr., Ste. 301
Mississauga ON L5B2T4
Phone: 905-897-4610
Fax: 905-275-2740

Eastern (Ottawa) Region

10 Rideau St., 8th Floor
Ottawa ON K1N 9J1
Toll-free: 1-877-779-5559
Phone: 613-569-5602
Fax: 613-569-9670

Northern (Sudbury) Region

159 Cedar St., Ste. 406
Sudbury ON P3E 6A5
Phone: 705-564-7280
Fax: 705-564-7493

Southwest (London) Region

231 Dundas St., Ste. 201
London ON N6A 1H1
Toll-free: 1-800-663-3775
Phone: 519-675-7680
Fax: 519-675-7685

Toronto Region

5700 Yonge St., 4th Floor
Toronto ON M2M 4K5
Phone: 416-327-7126
Fax: 416-327-7763

FEDERAL

**The Canadian Seniors Policies
and Programs Database**

Web site: www.sppd.gc.ca

Government of Canada

Toll-free: 1-800-O-CANADA
(1-800-622-6232)
TTY Toll-free: 1-800-465-7735
Web site: www.canada.gc.ca

Health Canada

Division of Aging and Seniors
Address locator 1908A1
Ottawa ON K1A 1B4
Phone: 613-952-7606
Fax: 613-957-7627
E-mail: seniors@hc-sc.gc.ca
Web site: www.hc-sc.gc.ca/seniors-aines

Member of Parliament

Toll-free: 1-800-463-6868
Web site: www.elections.ca
(see "Who is my Member of
Parliament")

Seniors Canada Online

Web site: www.seniors.gc.ca

MUNICIPAL

Web site: www.yourlocalgovernment.com

Health

Canadian Health Network

E-mail: chn-writeus@hc-sc.gc.ca
Web site: www.canadian-health-network.ca

**Lost, Stolen or Damaged
Health Cards**

Toll-free: 1-800-268-1154
Phone: 416-314-5518
TTY Toll-free: 1-800-387-5559

Ontario Drug Benefit Program

Toll-free: 1-800-268-1154
Phone: 416-327-8109
TTY Toll-free: 1-800-387-5559
Web site: www.gov.on.ca/health

Ontario Family Health Network

1075 Bay St., 9th Floor
Toronto ON M5S 2B1
Toll-free: 1-866-766-0266
Phone: 416-327-8441
Fax: 416-326-4686
E-mail: ofhninfo@gov.on.ca
Web site: www.ontariofamilyhealthnetwork.gov.on.ca

Seniors' INFOline

Toll-free: 1-888-910-1999
TTY Toll-free: 1-800-387-5559
Web site: www.gov.on.ca/health
**Ontario Health Insurance Plan
Public Health Unit**

Telehealth Ontario

Toll-free: 1-866-797-0000
TTY Toll-free: 1-866-797-0007

***See also Government, Provincial
"Ministry of Health and
Long-Term Care"***

**Health-Related
Organizations**

AIDS & Sexual Health Hotline

Toll-free English: 1-800-668-AIDS (2437)
Open: Monday to Friday
9:00 a.m. - 11:30 p.m.
Sat.-Sun. 11:00 a.m. - 4:00 p.m.
Toll-free French: 1-800-267-SIDA (7432)
Open: Monday to Friday 10:00
a.m. - 8:00 p.m.

Alzheimer Society of Ontario

1200 Bay St., Ste. 202
Toronto ON M5R 2A5
Phone: 416-967-5900
Fax: 416-967-3826
E-mail: staff@alzheimeront.org
Web site: www.alzheimer.ca

The Arthritis Society

393 University Ave., Ste. 1700
Toronto ON M5G 1E6
Toll-free: 1-800-321-1433
Web site: www.arthritis.ca/ontario

Cancer Care Ontario

620 University Ave.
Toronto ON M5G 2L7
Phone: 416-971-9800
E-mail: publicaffairs@cancercare.on.ca
Web site: www.cancercare.on.ca

**Canadian Cancer Society -
Ontario Division**

1639 Yonge St.
Toronto ON M4T 2W6
Toll-free: 1-800-268-8874
Web site: www.ontario.cancer.ca

**Canadian Diabetes Association -
Toronto Branch**

15 Toronto St., Ste. 800
Toronto ON M5C 2E3
Toll-free: 1-800-226-8464
Web site: www.diabetes.ca

Canadian Hearing Society

271 Spadina Rd.
Toronto ON M5R 2V3
Toll-free: 1-877-347-3427
TTY Toll-free: 1-877-347-3429
E-mail: info@chs.ca
Web site: www.chs.ca

Canadian Liver Foundation

2235 Sheppard Ave. E., Ste. 1500
Toronto ON M2J 5B5
Toll-free: 1-800-563-5483
Phone: 416-491-3353
Fax: 416-491-4952
E-mail: clf@liver.ca
Web site: www.liver.ca

**Canadian Mental Health
Association, Ontario Division**

180 Dundas St. W., Ste. 2301
Toronto ON M5G 1Z8
Toll-free: 1-800-875-6213
Phone: 416-977-5580
Fax: 416-997-2264
E-mail: division@ontario.cmha.ca
Web site: www.ontario.cmha.ca

**Canadian National Institute
for the Blind**

1929 Bayview Ave.
Toronto ON M4G 3E8
Toll-free: 1-800-513-7813
Phone: 416-486-2500
Web site: www.cnib.ca

**Heart and Stroke Foundation
of Ontario**

1920 Yonge St., 4th Floor
Toronto ON M4S 3E2
Phone: 416-489-7111
Web site: ww2.heartandstroke.ca

Huntington Society of Canada

151 Frederick St., Ste. 400
Kitchener ON N2H 2M2
Toll-free: 1-800-998-7398
E-mail: info@hsc-ca.org
Web site: www.hsc-ca.org

The Kidney Foundation of Canada

15 Gervais Dr., Ste. 700
Toronto ON M3C 1Y8
Toll-free: 1-800-387-4474
E-mail: mhamilton@kidneycob.on.ca
Web site: www.kidneycob.on.ca

**Multiple Sclerosis Society of
Canada - Ontario Division**

250 Bloor St. E., Ste. 1000
Toronto ON M4W 3P9
Toll-free: 1-800-268-7582
E-mail: info@mssociety.ca
Web site: www.mssociety.ca

**National Aboriginal Diabetes
Association**

174 Hargrave St.
Winnipeg MB R3C 3N2
Phone: 204-927-1220
Fax: 204-927-1222
E-mail: diabetes@nada.ca
Web site: www.nada.ca

Ontario AIDS Network

25 Adelaide St. E., Ste. 915
Toronto ON M5C 3A1
E-mail: info@ontarioaidsnetwork.on.ca

**The Ontario Association of
Speech-Language Pathologists
& Audiologists**

410 Jarvis St.
Toronto ON M4Y 2G6
Phone: 416-920-3676
Referrals Toll-free: 1-877-740-6009
Referrals: 416-920-0361
Web site: www.osla.on.ca

The Ontario Lung Association

573 King St. E., Ste. 201
Toronto ON M5A 4L3
Toll-free: 1-800-972-2636
Web site: www.on.lung.ca

**Ontario March of Dimes
Provincial Office**

10 Overlea Blvd.
Toronto ON M4H 1A4
Toll-free: 1-800-263-3463
Web site: www.dimes.on.ca

Ontario Pharmacists' Association

23 Lesmill Rd., Ste. 301
Don Mills ON M3B 3P6
Phone: 416-441-0788
E-mail: mail@ontpharmacists.on.ca
Web site: www.opatoday.com

**Ontario Women's Health
Council Secretariat**

800 Bay St., 2nd Floor
Toronto ON M5S 1Z8
Phone: 416-327-8348
Fax: 416-327-3200
Web site: www.womenshealthcouncil.on.ca

Ontario Women's Health Network

180 Dundas St. W., Ste 1900
Toronto ON M5G 1Z8
Phone: 416-408-4840
Fax: 416-408-2122
E-mail: OWHN@opc.on.ca
Web site: www.ownh.on.ca

Osteoporosis Society of Canada

33 Laird Dr.
Toronto ON M4G 3S9
Toll-free English: 1-800-463-6842
Toll-free French: 1-800-977-1778
E-mail: osc@osteoporosis.ca
Web site: www.osteoporosis.ca

**Parkinson Society Canada,
Ontario Division**

4211 Yonge St., Ste. 316
Toronto ON M2P 2A9
Toll-free: 1-800-565-3000
E-mail: General.info@parkinson.ca
Web site: www.parkinson.ca

**Regional Geriatric Programs
of Ontario**

Toronto: 416-480-6026
Kingston: 613-544-7767
Ottawa: 613-798-5555, ext. 6186
Hamilton: 905-521-2100, ext. 74003
London: 519-685-4046
Web site: www.rgps.on.ca

Trillium Gift of Life Network

155 University Ave., Ste. 1440
Toronto ON M5H 3B7
Toll-free: 1-800-263-2833
Phone: 416-363-4001
E-mail: info@giftoflife.on.ca
Web site: www.giftoflife.on.ca

Housing Information

**Canadian Mortgage and Housing
Corporation**

Toll-free: 1-800-668-2642
Web site: www.cmhc.ca

Co-operative Housing Federation of Canada

Ontario Regional Office
2 Berkeley St., Ste. 207
Toronto ON M5A 4J5
Toll-free: 1-800-268-2537
Phone: 416-366-1711
Fax: 416-366-3876
E-mail: info@chfc.ca
Web site: www.chfc.ca

Ontario Association of Non-Profit Homes and Services for Seniors

7050 Weston Rd., Ste. 700
Woodbridge ON L4L 8G7
Phone: 905-851-8821
Fax: 905-851-0744
Web site: www.oanhss.org

Ontario Community Support Association

970 Lawrence Ave. W., Ste. 104
Toronto ON M6A 3B6
Toll-free: 1-800-267-6272
Phone: 416-256-3010
Fax: 416-256-3021
E-mail: ocsainfo@ocsa.on.ca
Web site: www.ocsa.on.ca

The Care Guide

Toll-free: 1-800-975-9736
Web site: www.TheCareGuide.com

Ontario Rental Housing Tribunal

Toll-free: 1-888-332-3234
Web site: www.orht.gov.on.ca

Ontario Residential Care Association

2155 Leanne Blvd., Ste. 118
Mississauga ON L5K 2K8
Toll-free at 1-800-361-7254
E-mail: info@orca-homes.com
Web site: www.orca-homes.com

Social Housing Co-ordinated Access Centres

Central Ontario

Dufferin County

Phone: 519-941-8221
Fax: 519-941-9444

Durham Region

Phone: 519-376-5744
Fax: 519-376-0445

Grey County Owen Sound

Phone: 905-434-5015
Fax: 905-434-1943

Haliburton County

Phone: 705-324-6401
Fax: 705-328-2875

Muskoka District

Phone: 705-645-9261
Fax: 705-645-7782

Northumberland County

Toll-free: 1-800-354-7050
Phone: 905-372-0151
Fax: 905-372-1696

Peel Region

Phone: 905-453-1300
Fax: 905-453-1308

Peterborough City and County

Phone: 705-742-0439
Fax: 705-742-1404

South Simcoe County

Phone: 705-725-7215
Fax: 705-725-7220

Victoria County

Phone: 705-324-6401

York Region

Phone: 905-895-3223, ext. 2058

Eastern Region

Frontenac County

Phone: 613-544-1356

Fax: 613-544-2346

Hastings County

Phone: 613-969-1748

Fax: 613-969-1464

Lanark County

Phone: 613- 256-1031

Fax: 613-256-1185

Leeds /Grenville County

Phone: 613-342-2341

Fax: 613-342-2249

Ottawa-Carleton Region

Phone: 613-526-2088

Prescott Russell

Phone: 613-735-0782

Renfrew County

Phone: 613- 623-7951

Fax: 613- 623-8403

**Stormont, Dundas,
Glengarry Cornwall**

Phone: 613-936-1200

Northern Ontario

Cochrane, Iroquois Falls,

Black River - Matheson Township

Phone: 705-232-4095

Fax: 705-232-5471

Kirkland County

Phone: 05-568-6688

Fax: 705-568-6606

Manitoulin Sudbury District

Phone: 705-862-7080

Moosonee Moose Factory

Phone: 705-336-2282

New Liskeard County

Phone: 705-647-3076

Fax: 705-647-6456

North Bay

Phone: 705-472-2826

Fax: 705-472-4171

North Cochrane District

Phone: 705-335-6179

Fax: 705-335-8199

Parry Sound District

Phone: 705-472-2441

Fax: 705-472-4171

Sault Ste. Marie

Phone: 705-946-2077

Fax: 705-946-5628

Sudbury Region

Phone: 705-677-0020

Timiskaming

Phone: 705-544-2334

Fax: 705-544-8758

Timmins Chapleau

Phone: 705-268-3248

Fax: 705-360-1525

Northwestern Ontario

Atikokan

Phone: 807-597-6042

East Kenora District

Phone: 807-223-3087

Fax: 807-223-3397

Kakabeka Falls

Phone: 807-475 0313

Manitouwadge

Phone: 807-826-4538

Fax: 807-826-1432

Marathon

Phone: 807-229-2589

Rainy River

Phone: 807-274-7704

Fax: 807-274-2400

Sioux Lookout

Phone: 807-737-1043

Fax: 807-737-3706

Thunder Bay

Phone: 807-344-8485

Fax: 807-344-3130

West Kenora

Phone: 807-468-2825

Fax: 807-468-2828

Southern Ontario

Brantford Brant County

Phone: 519-759-6100

Fax: 519-759-1750

Guelph Wellington County

Phone: 519-824-7822

Fax: 519-837-6349

Halidmand-Norfolk Region

Phone: 519-426-7792

Fax: 519-426-7630

Halton Region

Phone: 905-825-6262

Fax: 905-825-8274

Hamilton-Wentworth System

Phone: 905-548-5417

Fax: 905-548-0652

Hamilton Housing Help Centre

Phone: 905-526-8100

Fax: 905-528-1448

Niagara Region

Phone: 905-935-7645

Fax: 905- 935-0476

Waterloo Region

Phone: 519-570-1371

Fax: 519-570-1371

Southwestern Ontario

Bruce County

Phone: 519-396-3439

Fax: 519-396-3499

Elgin County

Phone: 519-631-4580

Fax: 519-633-8035

Essex County Windsor

Toll-free: 1-800-265-6947

Phone: 519-776-4631

Fax: 519-776-5510

Kent County Chatham

Phone: 519-351-8573

Fax: 519-351-5090

Windsor Essex County

Phone: 519-254-1681

Fax: 519-254-3130

Middlesex County

Phone: 519-434-0777

Fax: 519-434-8999

Oxford County

Phone: 519-539-9800

Fax: 519-539-6206

Perth County

Phone: 519-271-5393

Fax: 519-273-7191

Sarnia

Phone: 519-344-2057

Fax: 519-344-2066

Toronto

Toronto Social Housing Connections

Phone: 416-392-6111

Legal Matters

Advance Care Planning Information

Seniors' INFOline

Toll-free: 1-888-910-1999

TTY Toll-free: 1-800-387-5559

Web site: www.gov.on.ca/citizenship/seniors

Advocacy Centre for the Elderly

2 Carlton St., Ste. 701

Toronto ON M5B 1J3

Phone: 416-598-2656

Fax: 416-598-7924

Web site: www.advocacycentreelderly.org

Community Legal Education Ontario

119 Spadina Ave., Ste. 600

Toronto ON M5V 2L1

Phone: 416-408-4420

Fax: 416-408-4424

E-mail: cleo@cleo.on.ca

Web site: www.cleo.on.ca

The Law Society of Upper Canada

Osgoode Hall, 130 Queen St. W.

Toronto ON M5H 2N6

General Inquiries:

Toll-free: 1-800-668-7380

Phone: 416-947-3300

TTY: 416-644-4886

Fax: 416-947-5263

E-mail: lawsociety@lsuc.on.ca

Complaints:

Toll-free: 1-800-268-7568

Phone: 416-947-3310

E-mail: comail@lsuc.on.ca

Web site: www.lsuc.on.ca/public_en.jsp

Lawyer Referral Service

Phone: 1-900-565-4577

(\$6.00 charge will be added to your phone bill)

If you are in jail, under the age of 18 or are in a crisis situation such as domestic abuse, and require the services of a lawyer, call:

Toll-free: 1-800-268-8326

Phone: 416-947-3330

Legal Aid Ontario

375 University Ave., Ste. 404

Toronto ON M5G 2G1

Toll-free: 1-800-668-8258

Phone: 416-979-1446

Fax: 416-979-8669

E-mail: info@lao.on.ca

Web site: www.legalaid.on.ca

Office of the Public Guardian and Trustee

595 Bay St., Ste. 800

Toronto ON M5G 2M6

Toll-free: 1-800-366-0335

Phone: 416-314-2800

TTY: 416-314-2687

Fax: 416-314-2695

Web site: www.attorneygeneral.jus.gov.on.ca/html/PGT/pgthome.htm

Power of Attorney Kit

Office of the Public Guardian and Trustee

Guardianship Investigations Unit

Toll-free: 1-800-366-0335

Phone: 416-327-6348

TTY: 416-314-2687

Fax: 416-314-2695

Web site: www.attorneygeneral.jus.gov.on.ca/html/PGT/pgthome.htm

Organ and Tissue Donation Trillium Gift of Life Network

Toll-free: 1-800-263-2833

Web site: www.giftoflife.on.ca

Nutrition

Dietitians of Canada

480 University Ave., Ste. 604

Toronto ON M5G 1V2

Phone: 416-596-0857

Fax: 416-596-0603

Web site: www.dietitians.ca

Ontario Ministry of Agriculture and Food

Common Sense Nutrition for

Seniors (Publication #470)

\$5 per copy of this publication

Toll-free: 1-888-466-2372

Publications Health Canada

Canada's Food Guide to

Healthy Eating

Ottawa ON K1A 0K9

Phone: 613-954-5995

Web site: www.hc-sc.gc.ca/hppb/nutrition/pube/foodguid/index.html

Palliative Care

Ontario Palliative Care Association

194 Eagle St.
Newmarket ON L3Y 1J6
Toll-free: 1-888-379-6666
Phone: 905-954-0938
Fax: 905-954-0939
E-mail: opca@neptune.on.ca

Hospice Association of Ontario

27 Carlton St., Ste. 201
Toronto ON M5B 1L2
Toll-free: 1-800-349-3111
Phone: 416-304-1477
Fax: 416-304-1479
E-mail: info@hospice.on.ca
Web site: www.hospice.on.ca

Pensions and Benefits

Human Resources Development Canada

**Canadian Pension Plan
Old Age Security including
Guaranteed Income Supplement**

Ontario (Scarborough)

PO Box 5100
Postal Station "D"
Scarborough ON M1R 5C8

Ontario (Timmins)

70 Cedar St. S.
PO Bag 2013
Timmins ON P4N 8C8

Ontario (Chatham)

65 William St. S.
PO Box 2020
Chatham ON N7M 6B2
Toll-free English: 1-800-277-9914
Toll-free French: 1-800-277-9915
TTY Toll-free: 1-800-255-4786
E-mail: isp-psr.mail_poste@hrdc-drhc.gc.ca
Web site: www.hrdc-drhc.gc.ca/isp

Ministry of Finance

**Guaranteed Annual Income System
Income Tax Related Programs Branch**
PO Box 624, 33 King St. W.
Oshawa ON L1H 8H5
Toll-free English: 1-800-263-7965
Toll-free French: 1-800-668-5821
TTY Toll-free: 1-800-263-7776
TAX FAX: 1-877-482-9329
Web site: www.gov.on.ca/fin

Veterans Affairs Canada

Regional Office
145 Government Rd. W.
Kirkland Lake ON P2N 2E8
Mailing Address:
Bag Service 4000
Kirkland Lake, ON P2N 3P4
Toll-free: 1-800-387-0930
Phone: 705-568-4000
Web site: www.vac-acc.gc.ca

Physicians

Doctor Search

Toll-free: 1-800-268-7096, ext. 626
 Phone: 416-967-2626
 Web site: www.cpso.on.ca/Doctor_Search/dr_srch_hm.htm

The College of Physicians and Surgeons of Ontario

Physician Complaints
 The Registrar,
 Investigations and Resolutions
 Department
 80 College St.
 Toronto ON M5G 2E2
 Toll-free: 1-800-268-7096, ext. 615
 Phone: 416-967-2615
 E-mail: investigations&resolutions@cpso.on.ca
 Web site: www.cpso.on.ca/Info_Public/compform.htm

Public Safety

Crime Stoppers

Toll-free: 1-800-222-TIPS (8477)

Criminal Injuries Compensation Board

439 University Ave., 4th Floor
 Toronto ON M5G 1Y8
 Toll-free: 1-800-372-7463
 Phone: 416-326-2900
 Web site: www.attorneygeneral.jus.gov.on.ca/html/VW/cicb.htm

Office of the Fire Marshal

Web site: www.gov.on.ca/ofm/pubsafe.htm

Health Canada/Veteran Affairs Canada Falls Prevention Initiative

c/o Division of Aging and Seniors
 Population and Public Health Branch
 Health Canada
 Address locator: 1908A1
 Ottawa ON K1A 1B4
 Phone: 613-952-7606
 Fax : 613-957-9938
 E-mail: seniors@hc-sc.gc.ca
 Web site: www.vac-acc.gc.ca/clients/sub.cfm?source=health/falls/p/factsheets/facsh8

The Ontario Provincial Police Commissioner, OPP

77 Memorial Ave.
 Orillia ON L3V 7V3
 Toll-free: 1-888-310-1122
 Phone: 705-329-7400
 Fax: 705-329-7407
 Web site: www.gov.on.ca/OPP

Senior-Related Organizations

Advocacy Centre for the Elderly

2 Carlton St., Ste. 701
 Toronto ON M5B 1J3
 Phone: 416-598-2656
 Fax: 416-598-7924
 Web site: www.advocacycentreelderly.org

Alzheimer Society of Ontario

1200 Bay St., Ste. 202
 Toronto ON M5R 2A5
 Phone: 416-967-5900
 Fax: 416-967-3826
 Web site: www.alzheimer.ca

Canada's Association for the Fifty-Plus

27 Queen St. E., Ste. 1304
Toronto ON M5C 2M6
Phone: 416-363-8748
Fax: 416-363-8747
Web site: www.fifty-plus.net

Canadian Pensioners Concerned

10 Trinity Square
Toronto ON M5G 1B1
Phone: 416-368-5222
Fax: 416-368-0443
E-mail: canpension@lefca.com
Web site: www.canpension.ca

Canadian Snowbird Association

180 Lesmill Rd.
North York ON M3B 2T5
Toll-free: 1-800-265-3200
Phone: 416-391-9000
Fax: 416-441-7007
Web site: www.snowbirds.org

The Care Guide

9 Cedarview Drive
West Hill, ON M1C 2K5
Toll-free: 1-800-311-CARE (2273)
Phone: 416-287-CARE (2273)
Fax: 416-284-2571
Web site: www.TheCareGuide.com

Caregivers' Association of Ontario

c/o Downsview Services for Seniors
620 Wilson Ave., Ste. 201
North York ON M3K 1Z3
Phone: 416-398-2365
Fax: 416-398-5535
E-mail: careont@netcom.ca
Web site:
<http://asclepius.ic.gc.ca/cao>

Concerned Friends of Ontario Residents in Long-Term

Care Facilities

140 Merton St., 2nd Floor
Toronto ON M4S 1A1
Phone: 416-489-0146
Fax: 416-424-3482

Councils on Aging Network of Ontario

1168 Drouillard Rd.
Windsor ON N8Y 1E6
Phone: 519-971-9217
Fax: 519-971-8789
Web site: www.kelcom.igs.net/~council/indxcoaontario.htm

The Dominion Institute

183 Bathurst St., Ste. 401
Toronto ON M5T 2R7
Toll-free: 1-866-701-1867
Phone: 416-368-9627
E-mail: staff@dominion.ca
Web site: www.thememoryproject.com

Fédération des Aînés et des retraités Francophones de l'Ontario

1173, chemin Cyrville bureau 208
Gloucester ON K1J 7S6
Phone: 613-747-0469
Fax: 613-747-8378
E-mail: info@fafo.on.ca
Web site: www.fafo.on.ca

Multicultural Alliance for Seniors and Aging

c/o Baycrest Centre for Geriatric Care
3560 Bathurst St.
Toronto ON M6A 2E1
Phone: 416-785-2500
Fax: 416-785-2378
Web site: www.baycrest.org

Older Adult Centres Association of Ontario

1185 Eglinton Ave. E., Ste. 604
North York ON M3C 3C6
Phone: 416-426-7038
Fax: 416-426-7388
E-mail: anita@oacao.org
Web site: www.oacao.org

Older Women's Network

115 The Esplanade
Toronto ON M5E 1Y7
Phone: 416-214-1518
Fax: 416-214-1541
Web site: www.olderwomensnetwork.org

Ontario Association of Non-Profit Homes and Services for Seniors

7050 Weston Rd., Ste. 700
Woodbridge ON L4L 8G7
Phone: 905-851-8821
Fax: 905-851-0744
Web site: www.oanhss.org

Ontario Association of Residents' Councils

351 Christie St.
Toronto ON M6G 3C3
Phone: 416-535-3718
Fax: 416-535-0055
E-mail: oarc@idirect.com

Ontario Community Support Association

970 Lawrence Ave. W., Ste. 104
Toronto, ON M6A 3B6
Toll-free: 1-800-267-OCSA (6272)
Phone: 416-256-3010
Fax: 416-256-3021
Web site: www.ocsa.on.ca

Ontario Coalition of Senior Citizens' Organizations

3101 Bathurst St., Ste. 500
Toronto ON M6A 2A6
Toll-free: 1-800-265-0779
Phone: 416-785-8570
Fax: 416-785-7361
E-mail: ocsco@web.net
Web site: www.ocsco.ca

Ontario Gerontology Association

351 Christie St., 2nd Floor
Toronto ON M6G 3C3
Phone: 416-535-6034
Fax: 416-535-6907
E-mail: ontgeron@idirect.com
Web site: www.ontgerontology.on.ca

Ontario Long-Term Care Association

345 Renfrew Dr., Ste. 102-202
Markham ON L3R 9S9
Phone: 905-470-8995
Fax: 905-470-9595
E-mail: info@oltca.com
Web site: www.oltca.com

Ontario Network for the Prevention of Elder Abuse

222 College St., Ste. 106
Toronto ON M5T 3J1
Phone: 416-978-1716
Fax: 416-978-4771
E-mail: onpea.info@utoronto.ca
Web site: www.utoronto.ca/lifecourse/onpea.htm

Ontario Residential Care Association

2155 Leanne Blvd., Ste. 218
Mississauga ON L5K 2K8
Phone: 905-403-0500
Fax: 905-403-0502
E-mail: info@orca-homes.com
Web site: www.orca-homes.com

Royal Canadian Legion Ontario Command

89 Industrial Pkwy. N.
Aurora ON L4G 4C4
Phone: 905-841-7999
Fax: 905-841-9992
Web site: www.legionontario.org

United Generations Ontario

1185 Eglinton Ave. E., Ste. 604B
Toronto ON M3C 3C6
Phone: 416-426-7115
Fax: 416-426-7388
E-mail: info@intergenugo.org
Web site: www.intergenugo.org

United Senior Citizens of Ontario

3033 Lakeshore Blvd. W.
Toronto ON M8V 1K5
Toll-free: 1-888-320-2222
Phone: 416-252-2021
Fax: 416-252-5770
Web site: www.uscont.com

Sports and Recreation

Active Ontario

1185 Eglinton Ave. E.
North York ON M3C 3C6
Phone: 416-426-7239
TTY: 416-426-7421
E-mail: info@activeontario.org
Web site: www.activeontario.org

Canada's Physical Activity Guide to Healthy Active Living for Older Adults

Toll-free: 1-888-334-9769
Web site: www.healthcanada.ca/paguide

Ontario Senior Games Association

1185 Eglinton Ave. E. Ste. 204
North York ON M3C 3C6
Toll-free: 1-800-320-6423
Phone: 416-426-7031
Fax: 416-426-7226
E-mail: seniorgames@osrc.com
Web site: www.cyberus.ca/~jsellers/games.htm

Sport Alliance of Ontario

1185 Eglinton Ave. E.
North York ON M3C 3C6
Phone: 416-426-7000
Web site: www.sportalliance.com

Taxes and Tax Credits

Canada Customs and Revenue Agency

Goods and Services Tax Credit
Toll-free: 1-800-959-1953
Web site: www.ccra-adrc.gc.ca/contact/tso/ON-e.html

Ministry of Finance

Income Tax Related Programs
Branch
PO Box 624, 33 King St. W.
Oshawa ON L1H 8H8
Toll-free: 1-800-263-7965
TTY Toll-free: 1-800-263-7776
TAX FAX: 1-877-482-9329
Web site: www.gov.on.ca/fin

Municipal Property Assessment Corporation

Toll-free: 1-866-296-MPAC (6722)
Web site: www.mpac.ca

NetFile

Toll-free: 1-800-714-7257
Web site: www.netfile.gc.ca

Tax Information Phone Service

Toll-free: 1-800-267-6999
Web site: www.ccra-adrc.gc.ca/tips

Travel

Canadian and Foreign Passports

Department of Foreign and
International Trade
Ottawa ON K1A 0G2
Toll-free: 1-800-567-6868
Phone: 613-944-6788
TTY Toll-free: 1-866-255-7655
Web site: www.dfait-maeci.gc.ca/passport/menu_e.asp

Canada Customs Information and Services

Automated Customs
Information Service
Toll-free: 1-800-461-9999
Outside of Canada: 1-204-983-3500
(Long distance charges will apply)

Canadian Snowbird Association

180 Lesmill Rd.
North York ON M3B 2T5
Toll-free: 1-800-265-3200
Phone: 416-391-9000
Fax: 416-441-7007
E-mail: CSAWriteUs@aol.com
Web site: www.snowbirds.org

Department of Foreign Affairs and International Trade

Enquires Service
125 Sussex Dr.
Ottawa ON K1A 0G2
Toll-free: 1-800-267-8376
Phone: 613-944-4000
E-mail: enqserv@dfait-maeci.gc.ca
Web site: www.voyage.gc.ca/consular-e/Publications/retirement_abroad-e.htm

**Ontario Drug Benefit Program:
Out of Province Travel**

Toll-free: 1-800-268-1154
Phone: 416-327-8109
TTY Toll-free: 1-800-387-5559
E-mail: DrugPrograms@moh.gov.on.ca
Web site: www.gov.on.ca/health

Travel Industry Council of Ontario

2700 Matheson Blvd. E.
Ste. 402, West Tower
Mississauga ON L4W 4V9
Toll-free: 1-888-451-TICO (8426)
Phone: 905-624-6241
Fax: 905 624-8631
Web site: www.tico.on.ca/Gateway/TICO/tico.html

Travel Medicine Program

Phone: 613-957-2991
Fax: 613-941-5366
E-mail: info@www.hc-sc.gc.ca
Web site: www.TravelHealth.gc.ca

Visas and Tourist Cards

Info Centre,
Department of Foreign Affairs and
International Trade
125 Sussex Dr.
Ottawa ON K1A 0G2
Toll-free: 1-800-267-8376
Phone: 613-944-4000
Web site: www.dfait-maeci.gc.ca

Vehicles and Transportation

Canada Safety Council

Web site: www.safety-council.org/info/seniors/driving.htm

**Canadian Automobile Association
- Central Ontario**

Public and Government Affairs and
Traffic Safety
60 Commerce Valley Dr. E.
Thornhill ON L3T 7P9
Phone: 905-771-3464

**Driver and Vehicle Licensing
Call Centre**

Toll-free: 1-800-387-3445
Phone: 416-235-2999
Web site: www.mto.gov.on.ca/english/dandv/issoff.htm

GO Transit

Toll-free: 1-888-GET-ON-GO
(438-6646)
Phone: 416-869-3200
TTY Toll-free: 1-800-387-3652
Web site: www.gotransit.com

**Ministry of Consumer and
Business Services**

Used Vehicle Information Package
Personal Property Security
Registration Branch, UVIP Section
PO Box 21100, Station A
Toronto ON M5W 1W6
Toll-free: 1-800-267-8847
Phone: 416-325-8847
TTY Toll-free: 1-800-461-8866
TTY: 416-326-8866
E-mail: ESI@MTO.gov.on.ca
Web site: [www.mto.gov.on.ca/
english/dandv/vehicle/index.html](http://www.mto.gov.on.ca/english/dandv/vehicle/index.html)

Ministry of the Environment

Drive Clean program
Toll-free: 1-888-758-2999
Phone: 416-503-6679
Web site: www.driveclean.com

Ministry of Transportation

Disabled Person Parking Permit

Building A
2680 Keele St.
Downsview ON M3M 3E6
Toll-free: 1-800-387-3445
Phone: 416-235-2999
Web site: [www.mto.gov.on.ca/
english/dandv/vehicle/disabled.htm](http://www.mto.gov.on.ca/english/dandv/vehicle/disabled.htm)

**Driver and Vehicle Licensing
Call Centre**

Toll-free: 1-800-387-3445
Phone: 416-235-2999
Web site: www.mto.gov.on.ca

Driver Examination Centre

Toll-free: 1-888-570-6110
Phone: 416-325-8580

ServiceOntario Kiosk

Toll-free: 1-800-268-4686
Phone: 416-235-4686
TTY: 905-704-2426
Web site: www.mto.gov.on.ca

**Veterans' Programs
and Services**

The Dominion Institute

183 Bathurst St., Ste. 401
Toronto ON M5T 2R7
Toll-free: 1-866-701-1867
Phone: 416-368-9627
E-mail: staff@dominion.ca
Web site: www.thememoryproject.com

Ontario Soldiers' Aid Commission

Before March 31, 2003

2 Bloor St. W., 24th Floor
Toronto ON M7A 1E9
Phone: 416-327-4674
Fax: 416-327-0573

After April 1, 2003

Ontario Seniors' Secretariat
77 Wellesley St. W.
6th Floor, Ferguson Block
Toronto ON M7A 1R3
Phone: 416-326-7060
Fax: 416-326-7078
Web site: [www.gov.on.ca/
citizenship/seniors](http://www.gov.on.ca/citizenship/seniors)

**The Royal Canadian Legion
Ontario Provincial Command**

89 Industrial Pkwy. N.
Aurora ON L4G 4C4
Phone: 905-841-7999
Fax: 905-841-9992
E-mail: rlontariocommand@on.aibn.com
Web site: www.legionontario.org

Veterans Affairs Canada

Regional Office

145 Government Rd. W.
Kirkland Lake ON P2N 2E8
Mailing Address:
Bag Service 4000
Kirkland Lake, ON P2N 3P4
Toll-free English: 1-800-387-0930
Phone: 705-568-4000
Web site: www.vac-acc.gc.ca
Seniors Canada Online Web site:
www.seniors.gc.ca/index.jsp

Bureau of Pension Advocates

Toll-free: 1-877-228-2250

**The Last Post Fund National Office,
Ontario Branch**

55 St. Clair Ave. E., Ste. 905
Toronto ON M4T 1M2
Toll-free: 1-800-563-2508
Phone: 416-923-1608
Fax: 416-923-3695
E-mail: lpfon@sympatico.ca
Web site: www.lastpostfund.ca

Volunteering

**Community Volunteer Income
Tax Program**

Toll-free: 1-800-959-8281
Web site: www.ccr.gc.ca/volunteer

Ministry of Citizenship

Ontario Honours and Awards
400 University Ave., 2nd Floor
Toronto, ON M7A 2R9
Phone: 416-314-7526
E-mail:
Honours&Awards@mczcr.gov.on.ca
Web site: www.gov.on.ca/citizenship

**The Ontario Volunteer Centre
Network**

Web site: www.volunteer.ca

Words on Work

Toll-free: 1-800-790-9113
Phone: 416-440-5118
E-mail: ssteele@tlp.on.ca
Web site: www.wordsonwork.ca

WE WANT TO HEAR FROM YOU!

You can help improve this guide in future editions by sharing your opinion about *A Guide to Programs and Services for Seniors in Ontario* today. Please take a few minutes to fill out this questionnaire, with thanks and mail it to:

Ontario Seniors' Secretariat Ministry of Citizenship

77 Wellesley Street West,
6th Floor, Ferguson Block
Toronto ON M7A 1R3

OR

Fax: 416-325-7078

1. How would you rate your satisfaction with this guide as an information source for seniors?

- | | | | |
|---|---|--|--|
| <input type="checkbox"/> Very
Dissatisfied | <input type="checkbox"/> Moderately
Dissatisfied | <input type="checkbox"/> Moderately
Satisfied | <input type="checkbox"/> Very
Satisfied |
|---|---|--|--|

2. How easy or difficult was it to find the information you were looking for?

- | | | | |
|--|--|---|---------------------------------------|
| <input type="checkbox"/> Very
Difficult | <input type="checkbox"/> Moderately
Difficult | <input type="checkbox"/> Moderately
Easy | <input type="checkbox"/> Very
Easy |
|--|--|---|---------------------------------------|

3. Did you find the information you were looking for in the guide?

- ☐ Yes ☐ No

If no, what information were you looking for?

4.What topics would you like to see more information about in future editions of the guide?

5.In what ways do you think this guide could be improved?

(please attach additional pages if you require more space)

6.Please tell us about yourself (check one only):

Did you use this guide as an:

☐ Individual If so, what age group?

☐ under 50 ☐ 50-64 ☐ 65-74 ☐ 75+

OR

Did you use this guide as a:

☐ Family Member ☐ Government Agency ☐ Service Provider ☐ Community Organization ☐ Caregiver

3 1761 11546538 7



A Guide to Programs and Services for Seniors in Ontario is available at
www.gov.on.ca/citizenship/seniors or by calling 1-888-910-1999.

©2003, Queen's Printer for Ontario
ISBN 0-7794-4011-0
D3648 15M/03

Disponible en français.